



## NORTH METRO FIRST BAPTIST CHURCH

**UNUMPROVIDENT**

*Life and Accidental Death and Dismemberment*

### **SUMMARY OF BENEFITS - Life and Accidental Death and Dismemberment**

**PREPARED FOR:** North Metro First Baptist Church

**SUBMITTED BY:** Metro Atlanta Financial Group

**EFFECTIVE DATE:** June 1, 2005

**Number of Eligible Employees:** 14

This proposal for Life and AD&D Insurance coverage includes all active full-time employees working 30 hours per week in the United States with the employer.

### **PLAN DESCRIPTION:**

**Employee Life Benefit Amount** \$50,000

### **Employee Life Non-Medical Maximum**

The Employee Life non-medical maximum is equal to the overall maximum.

### **Employee Life Benefit Reduction Formula**

Life Benefit Reduces to:

- 65% at age 65, and
- 50% at age 70

**AD&D Insurance** \$50,000

### **Employee AD&D Benefit Reduction Formula**

AD&D Benefit Reduces to:

- 65% at age 65, and
- 50% at age 70

### **Standard Plan Features Included in Quote:**

- \* Survivor Financial Counseling Service
- \* Life Insurance Conversion Privilege
- \* Unum Provident Security Account
- \* 12 Month Rehire Provision
- \* AD&D Education Benefit
- \* AD&D Repatriation Benefit
- \* AD&D Seat Belt and Airbag Benefit
- \* AD&D Exposure and Disappearance Benefit
- \* Enhanced AD&D Schedule of Benefits and Losses
- \* Accelerated Benefit - 100% of the Life amount to a maximum of \$250,000
- \* Employee Life Insurance Premium Waiver
- \* Portability

**Superior Administrative Support Features Included:**

- \* Simplified administration of group benefits through secure online tools:
- \* Flexible plan administration and billing services
- \* Easy access to frequently used forms
- \* Claims information plan administrators need to assist employees and their families
- \* A robust resource center filled with reference materials that enable plan administrators to be responsive to employees questions and industry information
- \* Convenient online options of viewing or downloading your group insurance policy and employee certificate booklets
- \* Local Field Office Support
- \* Centralized toll-free Service Center for general inquiries
- \* List Bill and Self-Accounting billing options
- \* Integrated Premium Waiver claims processing when sold with Unum Provident LTD
- \* Electronic distribution of employees certificate booklets
- \* Compliance with ERISA reporting and disclosure requirements
- \* Superior Benefits Center Service Standards

**Rate Guarantee:** 2 Year (S)

**Cost of Coverage Paid By:** Employer (Rate assumes 100% participation)

**Delayed Effective Date:** For employees who are absent from work on the date their coverage would normally begin (due to illness, sickness, layoff or leave of absence), coverage will begin on the day they return to active employment.

**Coverage Exclusions:**

Life Insurance: 24 Month suicide exclusion  
(applies to contributory amounts and medically underwritten amounts)

**AD&D Insurance:**

- AD&D benefits will not be paid for accidental losses caused by, contributed to by, or resulting from:
- \* Suicide, self-destruction while sane, intentionally self-inflicted injury while sane, or self-inflicted injury while sane, or self-inflicted injury while insane.
  - \* Active participation in a riot
  - \* Attempt to commit commission of a crime
  - \* War, declared or undeclared, or any act of war
  - \* Voluntary use of any prescription or non-prescription drug, poison, fume or other chemical substance unless used according to the prescription or direction of the employee's physician. This exclusion does not apply if the chemical substance is ethanol.
  - \* Disease of the body, or diagnostic, medical or surgical treatment, or mental disorder as set forth in the latest edition of the Diagnostic and Statistical Manual of Mental Disorders
  - \* Being intoxicated

**Coverage Termination:**

- An employee's coverage under this plan will end on the earliest of:
- \* The date the plan is cancelled;
  - \* The date the employee is no longer an eligible group;
  - \* The date the employee's eligible group is no longer covered;
  - \* The last day of the period for which the employee made any required contributions; or
  - \* The last day the employee is in active employment, unless continued due to a covered layoff or leave of absence or due to an injury or sickness, as described in the contract.

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**This is not a contract, please see certificate of coverage for details of your coverage.**