



Benefits & Cost Summary

Group Life and Accidental Death and Dismemberment Insurance

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:

Coverage effective date: December 1, 2017

Life Insurance

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
- 40% at age 70; and
- 25% at age 75

AD&D Insurance

Employee AD&D Benefit Amount

\$50,000

Employee AD&D Benefit Reduction Formula

AD&D Benefit Reduces to:

- 65% at age 65; and
- 40% at age 70; and
- 25% at age 75

Standard Plan Features Included in Quote:

- Life Planning *Financial & Legal Resources*
- Life Insurance Conversion Privilege
- Unum Security Account
- 12 Month Rehire Provision
- AD&D Education Benefit - 6%-\$6,000
- AD&D Repatriation Benefit
- AD&D Seat Belt and Airbag Benefit - Employee Only 10%/\$25,000 Seatbelt-5%/\$5,000 Airbag
- 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

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



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 or commission of a crime
- War, declared or undeclared, or any act of war
- 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
- Travel or flight in any vehicle or device for aerial navigation, including boarding or alighting from it while:
 - it being used for test or experimental purposes;
 - the employee is operating, learning to operate or servicing as a member of the crew;
 - it is being operated by or for or under the direction of any military authority.

This exclusion does not apply to:

- any transport type of aircraft operated by the Air Mobility Command of the United States;
- or similar air transport service of any country
- Travel or flight in any aircraft or device for aerial navigation, including boarding or alighting from, owned or leased by on or behalf of the Employer

Coverage Termination:

An employee's coverage under the plan will end on the earliest of:

- the date the plan is cancelled;
- the date the employee is no longer in 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.