



Benefits & Cost Summary

Group Lifestyle Life and Accidental Death and Dismemberment Insurance

This proposal for Lifestyle 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

Overall Maximum

Amounts in \$10,000 benefit units as applied for by the employee and approved by Unum

The lesser of 5 X annual earnings or \$500,000

Employee Life Non-Medical Maximum

- \$100,000 if this Lifestyle Life plan is sold with a qualifying Unum Basic Life plan
- \$40,000 if this Lifestyle Life plan is **not** sold with a qualifying Unum Basic Life plan

Employee Life Benefit Reduction Formula

Life Benefit Reduces to:

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

	Dependent Life Benefit Amount	Overall Maximum
Spouse:	Amounts in \$5,000 benefit units as applied for by the employee and approved by Unum	The lesser of 100% of the Employee Life amount or \$500,000
Child:	<ul style="list-style-type: none">- Live birth to 14 days: \$1,000- 14 days to 6 months: \$1,000- 6 months to 26 years: Amounts in \$2,000 benefit units as applied for by the employee and approved by Unum	The lesser of 100% of the Employee Life amount or \$10,000
Spouse Life Non-Medical Maximum:	\$15,000	
Spouse Life Benefit Reduction Formula:	The Spouse Life Benefit amount will reduce by the same percentage and at the same time as the Employee Life Benefit amount.	

The amount of Life Insurance for a dependent will not be more than 100% of the employee Life amount. The employee must be covered for Life in order to insure dependents for Life.

AD&D Insurance

Employee AD&D Benefit Amount

AD&D Maximum

Amounts in \$10,000 benefit units as applied for by the employee and approved by Unum

The lesser of 5 X annual earnings or \$500,000

**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

	Dependent AD&D Benefit Amount	AD&D Maximum
Spouse:	Amounts in \$5,000 benefit units as applied for by the employee and approved by Unum	The lesser of 100% of the Employee AD&D amount or \$500,000
Child:	<ul style="list-style-type: none">- Live birth to 14 days: \$1,000- 14 days to 6 months: \$1,000- 6 months to 26 years: Amounts in \$2,000 benefit units as applied for by the employee and approved by Unum	The lesser of 100% of the Employee AD&D amount or \$10,000
Spouse AD&D Benefit Reduction Formula:	The Spouse AD&D Benefit amount will reduce by the same percentage and at the same time as the Employee AD&D Benefit amount.	

The amount of AD&D Insurance for a dependent will not be more than 100% of the employee AD&D amount. The employee must be covered for AD&D in order to insure dependents for AD&D.

Standard Plan Features Included in Quote:

- Life Planning *Financial & Legal Resources*
- Annual Enrollment Period
- Customized Enrollment
- 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/Dependent 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

**Rate Information:****Life Rates**

Employee Life Monthly Step Rates per \$10,000		Spouse Life Monthly Step Rates per \$5,000	Child Life Monthly Rate
Age	Rate	Rate	\$0.910 per \$2,000
15-24	0.766	0.411	
25-29	0.844	0.450	
30-34	1.143	0.605	
35-39	1.687	0.866	
40-44	2.575	1.299	
45-49	4.007	2.026	
50-54	5.905	3.008	
55-59	8.458	4.446	
60-64	10.878	6.161	
65-69	15.473	8.775	
70-74	29.271	16.595	
75+	90.476	51.304	

AD&D Rates

Employee AD&D Monthly Rate	Spouse AD&D Monthly Rate	Child AD&D Monthly Rate
\$0.686 per \$10,000	\$0.361 per \$5,000	\$0.075 per \$2,000

Rate Guarantee: 3 Year(s)

For purposes of calculating benefits and cost, an employee's "annual earnings" is assumed to mean: gross annual income before taxes, including any pre-tax contributions to a deferred compensation plan, **excluding** commissions, bonuses, overtime pay or other extra compensation.

Cost of Coverage Paid By: Employees**Minimum Participation:** In order for the case to be effective, the greater of 10 employees or 20% of the eligible employees must participate in the plan.**Coverage Exclusions:****Life Insurance:** 24 month suicide exclusion**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 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 or their dependent'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 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.

The contract has additional provisions relating to dependent coverage termination. See your Unum representative for details.