

Who pays for this coverage?	Employees of participating employers of Advantage Health Plans pay 100% of the premium for the Voluntary Life and AD&D.																								
Who is eligible for this coverage?	All actively employed employees of participating employers of Advantage Health Plans working at least 32 hours (or the ACA minimum number of hours required) each week for the participating employer in the U.S. and their eligible spouses and children (up to age 26 or the ACA dependent age required). Retirees and Directors are not eligible for this coverage.																								
What is the coverage amount?	<p>Employee: up to 5 times salary in increments of \$10,000; not to exceed \$500,000. Spouse: up to 100% of employee amount in increments of \$5,000; not to exceed \$500,000.</p> <p>Child: up to 100% of employee coverage amount in increments of \$2,000; not to exceed \$10,000. The maximum death benefit for a child between the ages of live birth and six months is \$1,000.</p> <p>Note: The AD&D benefit must be purchased with the Life benefit.</p>																								
What is the cost of coverage?	<table border="1" data-bbox="305 989 1252 1356"> <thead> <tr> <th>Life Cost Age*</th> <th>Employee rate per \$10,000</th> <th>Spouse rate* per \$5,000</th> <th>Child rate* per \$2,000</th> </tr> </thead> <tbody> <tr> <td><29</td> <td>\$0.90</td> <td>\$0.45</td> <td rowspan="5">\$0.60</td> </tr> <tr> <td>30-39</td> <td>\$1.10</td> <td>\$0.55</td> </tr> <tr> <td>40-49</td> <td>\$2.40</td> <td>\$1.20</td> </tr> <tr> <td>50-59</td> <td>\$7.40</td> <td>\$3.70</td> </tr> <tr> <td>60+</td> <td>\$21.90</td> <td>\$10.95</td> </tr> <tr> <td>AD&D cost</td> <td>\$0.39</td> <td>\$0.295</td> <td>\$0.12</td> </tr> </tbody> </table> <p>*Your rate is based on your age as of the first of the month. *Spouse rate is based on Employee Age *One life premium covers all children.</p> <p>Premium Calculation (Coverage Amount ÷ Increment) X Rate = Monthly Cost</p>	Life Cost Age*	Employee rate per \$10,000	Spouse rate* per \$5,000	Child rate* per \$2,000	<29	\$0.90	\$0.45	\$0.60	30-39	\$1.10	\$0.55	40-49	\$2.40	\$1.20	50-59	\$7.40	\$3.70	60+	\$21.90	\$10.95	AD&D cost	\$0.39	\$0.295	\$0.12
Life Cost Age*	Employee rate per \$10,000	Spouse rate* per \$5,000	Child rate* per \$2,000																						
<29	\$0.90	\$0.45	\$0.60																						
30-39	\$1.10	\$0.55																							
40-49	\$2.40	\$1.20																							
50-59	\$7.40	\$3.70																							
60+	\$21.90	\$10.95																							
AD&D cost	\$0.39	\$0.295	\$0.12																						
Can I be denied coverage?	<p>If you and your eligible dependents enroll during this enrollment period, you may apply for any amount of coverage up to \$250,000 for yourself and any amount of coverage up to \$50,000 for your spouse, without answering any medical questions.</p> <p>If you want coverage over the amount you are guaranteed, you will need to provide answers to health questions. Evidence of Insurability should be submitted online.</p> <p>In addition, if you and your eligible dependents do not enroll during this enrollment period, you will have to wait for a future annual enrollment period to apply — and then you will need to answer health questions for the entire amount of coverage you apply for.</p>																								
Is the	If you retire, reduce your hours or leave your employer, you can continue coverage for																								

<p>coverage portable (can I keep it if I leave my employer)?</p>	<p>yourself, your spouse and your dependent children at the group rate. Portability is not available for people who have a medical condition that could shorten their life expectancy — but they may be able to convert their term life policy to an individual life insurance policy. UNUM will contact you directly upon termination for further information.</p>						
<p>What does my AD&D insurance pay for?</p>	<p>The full benefit amount is paid for loss of:</p> <ul style="list-style-type: none"> • life; • both hands or both feet or sight of both eyes; • one hand and one foot; • one hand or one foot and the sight of one eye; • speech and hearing. <p><i>Other losses may be covered as well. Please contact your plan administrator.</i></p>						
<p>Do my benefits decrease with age?</p>	<p>Coverage amounts will reduce according to the following schedule:</p> <table border="0" data-bbox="305 772 954 867"> <tr> <td style="padding-right: 20px;">Age:</td> <td>Insurance amount reduces to:</td> </tr> <tr> <td>70</td> <td>65% of original amount</td> </tr> <tr> <td>75</td> <td>50% of original amount</td> </tr> </table> <p>Coverage may not be increased after a reduction.</p>	Age:	Insurance amount reduces to:	70	65% of original amount	75	50% of original amount
Age:	Insurance amount reduces to:						
70	65% of original amount						
75	50% of original amount						
<p>What features are included?</p>	<p>Life Planning Financial & Legal Resources - This personalized financial counseling service provides expert, objective financial counseling to survivors and terminally ill employees at no cost to you. This service is also extended to you upon death or terminal illness of your covered spouse. The financial consultants are master level consultants. They will help develop strategies needed to protect resources, preserve current lifestyles, and build future security. At no time will the consultants offer or sell any product or service.</p> <p>Accelerated Benefit – If you become terminally ill and are not expected to live beyond a certain time period as stated in your certificate booklet, you may request up to 75% of your life insurance amount up to \$500,000, without fees or present value adjustments. A doctor must certify your condition in order to qualify for this benefit. Upon your death, the remaining benefit will be paid to your designated beneficiary(ies). This feature also applies to your covered dependents.</p> <p>Employee Life Insurance Premium Waiver – If you become disabled (as defined by your plan) and are no longer able to work, your life premium payments will be waived until your disability period ends.</p> <p>12 Month Rehire Provision – If employment ends are you are rehired within 12 months, your previous work while in an eligible group will apply toward the waiting period.</p> <p>AD&D Education Benefit – Pays an additional lump sum benefit, to each qualified child of a deceased insured employee (provided death occurs within 365 days of the accidental bodily injury), equal to the lesser of:</p> <ul style="list-style-type: none"> • 6% of the employee’s AD&D benefit amount; or • \$6,000. <p>Maximum Benefit Payments: 4 per lifetime Maximum Benefit Amount: \$24,000</p>						

Maximum Benefit Period: 6 years from the date of the first benefit payment

In order to qualify, a child must continue to be enrolled full-time in an accredited post-secondary institution of higher learning beyond the 12th grade level. If still at the 12th grade level, then the child must enroll in such an institution within 365 days of the employee's date of death.

AD&D Repatriation Benefit – Pays an additional accidental death benefit of up to \$5,000 for preparation and transportation of a deceased insured employee, provided death occurs at least 100 miles from the employee's principal residence.

AD&D Seat Belt & Airbag Benefit – Pays an additional accidental death benefit if an insured employee dies while properly wearing a seat belt, and an additional accidental death benefit if the employee was protected by an airbag.

Benefit Amount:

- Seatbelt: 10% of the Full Amount of the insured employee's accidental death and dismemberment insurance benefit.
- Airbag: 5% of the Full Amount of the insured employee's accidental death and dismemberment insurance benefit.

Maximum Benefit:

- Seatbelt: \$25,000
- Airbag: \$5,000

AD&D Exposure and Disappearance Benefit – Pays a benefit if the insured employee sustains an accidental bodily injury and is unavoidably exposed to the elements and suffers a loss.

Unum will presume the insured employee suffered loss of life due to an accident if:

- They are riding in a common public passenger carrier that is involved in an accident covered under the contract; and
- As a result of the accident, the common public passenger carrier is wrecked, sinks, is stranded, or disappears; and
- The insured employee's body is not found within one year of the accident.

UNUM Security Account – Benefits of \$10,000 or more are paid through the Unum Retained Asset Account. This interest bearing account will be established in the beneficiary's name. He or she can then write a check for the full amount or for \$250 or more, as needed.

Are there any life insurance exclusions or limitations?

Life insurance benefits will not be paid for deaths caused by suicide within the first 24 months after the date your coverage becomes effective. If you increase or add coverage, these enhancements will not be paid for deaths caused by suicide within the first 24 months after you make these changes.

<p>Are there any AD&D exclusions or limitations?</p>	<p>Accidental death and dismemberment benefits will not be paid for losses caused by, contributed to by, or resulting from:</p> <ul style="list-style-type: none"> • disease of the body; diagnostic, medical or surgical treatment or mental disorder as set forth in the latest edition of the Diagnostic and Statistical Manual of Mental Disorders (DSM); • suicide, self-destruction while sane, intentionally self-inflicted injury while sane or self-inflicted injury while insane; • war, declared or undeclared, or any act of war; • active participation in a riot; • committing or attempting to commit a crime under state or federal law; • the voluntary use of any prescription or non-prescription drug, poison, fume or other chemical substance unless used according to the prescription or direction of your or your dependent's doctor. This exclusion does not apply to you or your dependent if the chemical substance is ethanol; • intoxication – "being intoxicated" means you or your dependent's blood alcohol level equals or exceeds the legal limit for operating a motor vehicle in the state or jurisdiction where the accident occurred; • service or full-time active duty in the Armed Forces of any country or international authority.
<p>When does my coverage end?</p>	<p>You and your dependents' coverage under the Summary of Benefits ends on the earliest of the end of the month following:</p> <ul style="list-style-type: none"> • the date the policy or plan is cancelled; • the date you no longer are in an eligible group; • the date your eligible group is no longer covered; • the last day of the period for which you made any required contributions; • the last day you are 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 certificate of coverage. <p>In addition, coverage for any one dependent will end on the earliest of:</p> <ul style="list-style-type: none"> • the date your coverage under a plan ends; • the date your dependent ceases to be an eligible dependent; • for a spouse, the date of a divorce or annulment. ; • for dependent coverage, the date of your death. <p>Unum will provide coverage for a payable claim that occurs while you and your dependents are covered under the policy or plan.</p> <p>Continuation of Coverage: An Employee who is on an authorized Leave of Absence or is not Actively at Work due to an Sickness or Injury shall be deemed an Eligible Employee for a period of up to 90 days during which such Employee would not otherwise be an Eligible Employee.</p>

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to Policy Form C.FP-1 et al or contact your Unum representative. © 2013 Unum Group. All rights reserved. Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries. Underwritten by Unum Life Insurance Company of America, Portland, Maine EN-1773 (10-13)