

Unum Group Supplemental Term Life and Accidental Death & Dismemberment (AD&D) Insurance

A way to better prepare for the future



Benefits for the living

Included in this plan are value added services to help you and your family members with personal and professional day-to-day issues they may face from financial planning to unexpected emergencies while traveling.

Life Planning Financial & Legal Resources

- ▶ Support for beneficiaries for up to 12 months

Work-life balance employee assistance program

- ▶ Offers access to master's level consultants who can help with life's challenges, both large and small.

Worldwide emergency travel assistance

- ▶ Provides 24 hour emergency medical and legal help for you, your spouse and children when traveling 100 or more miles from home.

For more information
about these benefits go
online or

Call the engagement
team at HORAN
M-F 8am-5pm

1-844-MYHORAN
(694-6726)

Why buy Term Life and AD&D Insurance?

Policy Highlights:

- If you are currently enrolled and want to increase, or if you previously waived coverage, you must answer health questions. Guaranteed Issue only applies to new employee's who elect coverage within 60 days of their date of hire.
- Competitive group rates for you and your family.
- Premiums are conveniently deducted from your paycheck.
- If you retire, reduce your hours or leave your employer, you can take this coverage with you according to the terms outlined in the contract. However, if you have a medical condition which has a material effect on life expectancy, you will be ineligible to port your coverage. You may also have the option to convert your term life coverage to an individual life insurance policy.
- You have the option to purchase additional coverage for accidental death and dismemberment to protect against unforeseen accidents that result in death or dismemberment.

Coverage Options and Features:

Benefit Amounts:

Employee - An amount in \$25,000 increments up to \$500,000.

Spouse - An amount in \$10,000 increments up to \$150,000 not to exceed 50% of the employee amount.

Child - \$2,000, \$5,000 or \$10,000 not to exceed 50% of the employee amount.

**You must purchase coverage on yourself in order to cover your dependents.*

- **Benefit reduction:** At age 75, benefits reduce to 65% of the original amount of coverage; at age 80, benefits further reduce to 50% of the original amount.
- **Accelerated benefits:** This benefit allows terminally ill insured's to receive a portion of their life benefit in a lump sum if they are terminally ill with less than 12 months to live. The benefit can pay 75% of your benefit amount up to \$500,000.
- **Accidental Death and Dismemberment coverage:** An amount equal to your life coverage. This benefit is payable, in addition to the life benefit if you or a covered dependent die in a covered accident or you suffer a covered dismemberment.
- **Waiver of premium:** If you are totally disabled prior to age 60. If you become disabled (as defined by your plan) and are no longer able to work, your premium payments will be waived during the period of disability up to age 65.
- **Premium:** Your premium will increase with age and is conveniently deducted from your paycheck.

Plan Details

(Please refer to the policy for full plan details)

Issue ages and Eligibility

- Employees working 20 hours per week in active employment.
- Spouses.
- Child age: 14 days through age 26.

•Employees must be legally authorized to work in the U.S. and actively working at a U.S location. Spouse and dependents must live in the U.S. to receive coverage.

IMPORTANT Coverage Effective Date

Employee

WHAT IF YOU ARE ABSENT FROM WORK ON THE DATE YOUR COVERAGE WOULD NORMALLY BEGIN?

If you are absent from work due to injury, sickness, temporary layoff or leave of absence, your coverage will begin on the date you return to active employment.

ACTIVE EMPLOYMENT means you are working for your Employer for earnings that are paid regularly and that you are performing the material and substantial duties of your regular occupation. You must be working at least the minimum number of hours as described under Eligible Group(s) in each plan.

Your work site must be:

- your Employer's usual place of business;
- an alternative work site at the direction of your Employer, including your home; or
- a location to which your job requires you to travel.

Normal vacation is considered active employment.

Temporary and seasonal workers are excluded from coverage.

Note: Refer to plan document for full details of the policy provisions

Dependent

WHAT IF YOUR DEPENDENT IS TOTALLY DISABLED ON THE DATE YOUR DEPENDENT'S COVERAGE WOULD NORMALLY BEGIN?

If your eligible dependent is totally disabled, your dependent's coverage will begin on the date your eligible dependent no longer is totally disabled.

TOTALLY DISABLED means that, as a result of an injury, a sickness or a disorder:

Your dependent spouse:

- is confined in a hospital or similar institution;
- is unable to perform two or more activities of daily living (ADLs) because of a physical or mental incapacity resulting from an injury or a sickness;
- is cognitively impaired;
- is receiving or is entitled to receive any disability income from any source due to any sickness or injury;
- is receiving chemotherapy, radiation therapy or dialysis treatment;
- is confined at home under the care of a physician for a sickness or injury; or
- has a life threatening condition.

Your dependent children:

- are confined in a hospital or similar institution;
- are receiving chemotherapy, radiation therapy or dialysis treatment; or
- are confined at home under the care of a physician for a sickness or injury.

Note: Refer to plan document for full details of the policy provisions

Once enrolled, your policy may be found on CenterLink.

1. LIMRA, "2017 Insurance Barometer Study"(2017)

Exclusions: If the insured individual commits suicide within two years (varies by state) from the policy date, Unum's liability will be the refund of premiums paid, without interest, less the sum of any debt, any partial surrenders and the cost of any supplementary benefit riders.

Terminations: All coverage under this policy will terminate when any of the following occurs: the insured individual's request to terminate coverage; non-payment of premiums; the insured individual dies; the insured individual is no longer in active employment, is no longer in an eligible group or the date an insured individual's eligible group is no longer covered; or the date the Summary of Benefit or a plan is cancelled.

Accelerated benefits payments will reduce the amount the policy pays upon the recipient's death, may adversely affect the recipient's eligibility for Medicaid or other government benefits or entitlements, and may be taxable. Recipients should consult their tax attorney or advisor before utilizing accelerated benefit payments.

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. See the actual policy or your Unum Representative for specific provisions and details of availability.

Worldwide emergency travel assistance services are provided by HEALTHADVOCATE. Life Planning Financial & Legal Resources and Work-life balance employee assistance program services are provided by Lifeworks. Services are available with select Unum insurance offerings. Terms and availability of service are subject to change and prior notification requirements. Service providers do not provide legal advice; please consult your attorney for guidance. Services are not valid after coverage terminates. Please contact your Unum representative for details.

Underwritten by: Unum Life Insurance Company of America, Portland, Maine
unum.com

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