

Basic Group Life/AD&D Insurance - UNUM
January 1, 2007 - December 31, 2007

Information provided is in summary format. Any difference between the summary provided and actual contract will be settled in favor of the contract.	
Eligibility	You are eligible for Life coverage if you are an active employee working a minimum of 30 hours per week
Life/AD&D Benefit*	
Corporate Officers	\$250,000
Management	\$100,000
Other Employees	\$50,000
Benefit Reduction Formula	Life/AD&D benefits reduce to 65% of the original amount at age 70 and 50% of the original amount at age 75
Accelerated Death Benefit	If you become terminally ill while you are insured by the plan, you may request a benefit payment of up to 50% of your life insurance benefit
Repatriation Benefit	Up to \$5,000
Seat Belt Benefit	An additional \$10,000 benefit will be paid if the death is the result of an auto accident and seatbelts were properly being worn at the time
Air Bag	An additional \$5,000 benefit will be paid if the death is the result of an auto accident, the auto was equipped with airbags, and seatbelts were properly being worn at the time
Education Benefit:	Benefit Amount per Academic Term for which a Qualified Child is enrolled:
Each Qualified Child	The lesser of: - 12.5% of the Full Amount of the employee's accidental death and dismemberment insurance; or - \$12,500
Maximum Benefit Payments	8 per lifetime
Maximum Benefit Amount	\$100,000
Maximum Benefit Period	6 years from the date the first benefit payment has been made
Conversion Privilege	When your coverage ends under the plan, you may be eligible to convert your coverage to an individual life policy, without evidence of insurability
Portability	When your coverage ends under the plan, you may be eligible to port your term life coverage, without evidence of insurability
Who Pays for the Plan?	The employer pays 100% of the cost of the Basic Life/AD&D coverage for employees

* Please contact the [HR Department](#) to find out which level you qualify for.