

## Voluntary Additional 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.	
<b>Eligibility</b>	You are eligible for Life coverage if you are an active employee working a minimum of 30 hours per week
<b>Employee Voluntary Life/AD&amp;D Amounts</b>	Employees may choose an amount in increments of \$10,000 to a maximum of the lesser of 5 times your annual earnings or \$500,000
<b>Evidence Required</b>	Evidence of insurability is required for amounts over \$50,000
<b>Dependent Spouse Voluntary Life/AD&amp;D Amounts</b>	Eligible spouses may choose an amount in increments of \$5,000, not to exceed the employee's selected amount
<b>Evidence Required</b>	Evidence of insurability is required for amounts over \$25,000
<b>Dependent Children Voluntary Life/AD&amp;D Amounts</b>	Eligible dependent children may choose an amount in increments of \$2,000, not to exceed \$10,000
<b>Evidence Required</b>	No evidence of insurability required for dependent children enrolling when initially eligible
<b>Benefit Reduction Formula</b>	Life/AD&D benefits reduce to 65% of the original amount at age 70 and 50% of the original amount at age 75
<b>Accelerated Death Benefit</b>	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
<b>Repatriation Benefit</b>	Up to \$5,000
<b>Seat Belt Benefit</b>	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
<b>Air Bag</b>	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
<b>Education Benefit:</b>	Benefit Amount per Academic Term for which a Qualified Child is enrolled:
<b>Each Qualified Child</b>	The lesser of: - 12.5% of the Full Amount of the employee's accidental death and dismemberment insurance; or - \$12,500
<b>Maximum Benefit Payments</b>	8 per lifetime
<b>Maximum Payment Amount</b>	\$100,000
<b>Maximum Benefit Period</b>	6 years from the date the first benefit payment has been made
<b>Conversion Privilege</b>	When your coverage ends under the plan, you may be eligible to convert your coverage to an individual life policy, without evidence of insurability
<b>Portability</b>	When your coverage ends under the plan, you may be eligible to port your term life coverage, without evidence of insurability
<b>Who Pays for the Plan?</b>	The employee pays 100% of the cost of Additional Life/AD&D coverage
<b>Rates</b>	<a href="#"><u>Click Here</u></a>