



## **Term Life Insurance and AD&D Flex Coverage Highlights**

**City Of Worcester  
Policy # 94486**

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Please read carefully the following description of your Unum Term Life and AD&D insurance plan.

### **Your Plan**

#### **Eligibility**

All employees working at least 20 hours each week in active employment in the U.S. with the employer, and their eligible spouses and children (up to age 19, or to 25 if they are full-time students).

#### **Coverage Amounts**

**Employee:** You and your employer share the cost of the Base Life and AD&D plan of \$5000.

You may purchase additional Life and AD&D coverage in \$10,000 increments. The maximum additional coverage is the lesser of 3 times your annual earnings or \$300,000.

**Spouse:** You may purchase Spouse coverage in \$5,000 increments to a maximum of \$100,000.

**Child:** \$1,000 - Live Birth to 6 Months; \$5,000 - 6 Months+ to 19 or 25 if full-time student

**Note:** You must be insured under the plan in order to elect coverage for your dependents. Coverage cannot exceed 50% of your total Life coverage.

AD&D coverage provides additional benefits for an accidental death, and for an accidental dismemberment, as defined in the schedule of benefits (contact your Plan Administrator for additional details).

AD&D Benefit Schedule: The full benefit amount is paid for loss of:

- Life
- Both hands or both feet or sight of both eyes
- One hand and one foot
- One hand and the sight of one eye
- One foot and the sight of one eye

Other losses may be covered as well. Please see your Plan Administrator.

Coverage may not be increased after a reduction.

#### **Guarantee Issue**

**Current Employees:** If you apply for coverage for yourself or your dependents after the initial enrollment (7/01/2010), or choose coverage above these amounts, you will be required to furnish evidence of insurability and be approved in order to qualify for coverage. AD&D coverage does not require evidence of insurability.

**Employees hired on or after 07/01/2010:** If you and your eligible dependents enroll within 31 days of your eligibility date, you may apply for any amount of Life insurance coverage up to the lesser of 3 times your annual earnings or \$205,000 (base and additional combined) for yourself and any amount of coverage up to \$20,000 for your spouse without evidence of insurability. If you apply for coverage for yourself or your dependents more than 31 days after your eligibility date, or choose coverage above these amounts, you will be required to provide evidence of insurability and be approved in order to qualify for coverage. AD&D coverage does not require evidence of insurability.

Please see your Plan Administrator for your eligibility date.

## ***Term Life Insurance and AD&D Flex Coverage Highlights (Continued)***

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### **Additional Benefits**

#### ***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 the 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.

#### ***Portability/Conversion***

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.

#### ***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 100% of your life insurance amount up to \$250,000, 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.

#### ***Waiver of Premium***

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.

#### ***Retained Asset 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.

#### ***Additional AD&D Benefits***

**Education Benefit:** If you or your insured spouse die within 365 days of an accident, an additional benefit is paid to your dependent child(ren). Your child(ren) must be a full-time student beyond grade 12. (Not available in Illinois or New York.)

**Seat Belt/Air Bag Benefit:** If you or your insured dependent(s) die in a car accident and are wearing a properly fastened seat belt and/or are in a seat with an air bag, an amount will be paid in addition to the AD&D benefit.

### **Limitations/Exclusions/ Termination of Coverage**

#### ***Suicide Exclusion***

Life benefits for additional life coverage will not be paid for deaths caused by suicide in the first twenty-four months after your effective date of coverage.

No increased or additional benefits will be payable for deaths caused by suicide occurring within 24 months after the day such increased or additional insurance is effective.

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## ***Term Life Insurance and AD&D Flex Coverage Highlights (Continued)***

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### ***AD&D Benefit Exclusions***

AD&D benefits will not be paid for losses caused by, contributed to by, or resulting from:

- 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;
- 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;
- Attempt to commit or commission of a crime;
- 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. ("Intoxicated" means that the individual's blood alcohol level equals or exceeds the legal limit for operating a motor vehicle in the state or jurisdiction where the accident occurred.)

### ***Termination of Coverage***

Your coverage and your dependents' coverage under the Summary of Benefits ends on the earliest of:

- 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;
- For dependent's coverage, the date of your death.

In addition, coverage for any one dependent will end on the earliest of:

- The date your coverage under a plan ends;
- The date your dependent ceases to be an eligible dependent;
- For a spouse, the date of divorce or annulment.

Unum will provide coverage for a payable claim which occurs while you and your dependents are covered under the policy or plan.

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## ***Term Life Insurance and AD&D Flex Coverage Highlights (Continued)***

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### **Next Steps**

#### ***Delayed Effective Date of Coverage***

Employee: Insurance coverage will be delayed if you are not in active employment because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective.

Dependent: Insurance coverage will be delayed if that dependent is totally disabled on the date that insurance would otherwise be effective. Exception: infants are insured from live birth.

“Totally disabled” means that, as a result of an injury, a sickness or a disorder, your dependent 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; or has a life threatening condition.

#### ***Changes to Coverage***

At each annual enrollment period or within 31 days of a change in status, you will be given the opportunity to change your coverage. You will be required to provide evidence of insurability and be approved to increase your coverage amounts. Your eligible dependents will be required to provide evidence of insurability and be approved to increase their coverage amounts by more than one level.

#### ***Questions***

If you should have any questions about your coverage or how to enroll, please contact your Plan Administrator.

This plan highlight is a summary provided to help you understand your insurance coverage from Unum. Some provisions may vary or not be available in all states. Please refer to your certificate booklet for your complete plan description. If the terms of this plan highlight summary or your certificate differ from your policy, the policy will govern. For complete details of coverage, please refer to policy form number C.FP-1, et al.

Life Planning is provided by Ceridian Incorporated. The services are subject to availability and may be withdrawn by Unum without prior notice.

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