



# What would your family do without your income?

Unum's term life and AD&D insurance can help.

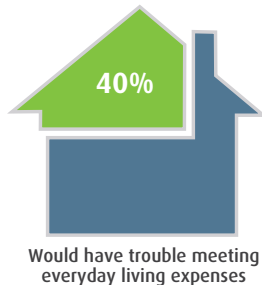
## Better prepared for the future

Jarrod and Amy have two careers, two children, two day care payments and a two-story house on the lake. If either one dies prematurely, one paycheck won't keep the family afloat. They have basic life insurance at work, but they want enough coverage to meet their actual needs.

## What happens after you're gone?

Every four minutes someone in America dies due to an accidental injury.<sup>1</sup>

**40%** of households say they would have immediate trouble meeting everyday living expenses if the primary breadwinner died today. Another 30% would have trouble keeping up with expenses after several months.<sup>2</sup>



## Features with value

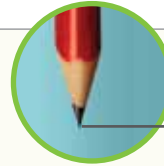
### 1. Adds more coverage at affordable group rates

Your employer may offer basic term life, but it's probably not enough for your needs. Buy more term life insurance at an affordable rate. If you leave your job, Unum will allow you to switch to an individual policy. Unum will bill you directly for the premium.

### 2. Requires no physical exam

If you apply during your initial enrollment, you are guaranteed to receive a specific amount of coverage — your plan's guarantee issue amount — without taking a medical exam or answering any health-related questions.

**How to apply** ) Your benefit enrollment is coming soon. To learn more, watch for information from your employer.



## MY WORKSHEET

*This may help you decide how much coverage you need.*

### Outstanding Debt

*How much will be left for your family to pay?*

Mortgage balance	\$ _____
Other debt ( <i>credit cards, loans</i> )	\$ _____
<b>TOTAL</b>	\$ _____

### Ongoing Expenses

*How much do your dependents need each year?*

Home maintenance	\$ _____
Transportation ( <i>gas, car payments, repairs</i> )	\$ _____
Utilities ( <i>electric, water, cable, Internet</i> )	\$ _____
Insurance ( <i>health, life, car, home</i> )	\$ _____
Food & clothing ( <i>groceries, restaurants</i> )	\$ _____
Education ( <i>tuition, books, supplies</i> )	\$ _____
Child care/elder care	\$ _____
Savings contributions ( <i>retirement</i> )	\$ _____
Medical costs ( <i>doctor copays, medications</i> )	\$ _____
<b>TOTAL</b>	\$ _____

### Future Plans

*How much will your loved ones need for the future?*

College	\$ _____
Other ( <i>pension replacement, long term care, funeral expenses</i> )	\$ _____
<b>TOTAL</b>	\$ _____
<b>GRAND TOTAL</b>	\$ _____
Subtract existing coverage	-\$ _____

Consider adding this amount of life insurance

\$ \_\_\_\_\_

# Get the coverage you need.

Term life with AD&D insurance is offered to all eligible employees. Choose the benefit amount you need — up to your plan’s maximum, for both.

## Three reasons to buy this coverage at work — now

1. Once you buy coverage during the initial enrollment, you can add to it each year up to your plan’s guarantee issue amount, without a medical exam or health questions.
2. You get affordable rates for you and your family. Premiums are conveniently deducted from your paycheck.
3. You can keep insurance coverage if you leave the company or retire, provided you aren’t seriously ill. You’re billed at home for your premium amount.

My life and AD&D coverage	
Amount I applied for:	\$ _____
Cost per pay period:	\$ _____
Date deductions begin:	___/___/___
<i>(For your records — complete during your enrollment)</i>	

## Benefits highlights you’ll appreciate:

**AD&D benefit** — This is paid, in addition to the life benefit, if you or a covered dependent die in a covered accident. It also pays if you suffer a covered dismemberment.

**Accelerated (early) benefit** — If you become terminally ill with less than 12 months to live, you have access to part or all of your life benefit early, up to your plan’s maximum.

**Life Planning Financial & Legal Resources** — Financial planning and counseling are available to you or your family members at no extra cost if you are diagnosed with a terminal illness or die.

**Seat belt benefit** — Pays an additional benefit if you die in a covered private-passenger car accident while wearing a seat belt. An extra benefit is paid if the seat is protected by an airbag plus seat belt and your seat belt is properly fastened.

**Education benefit** — If you or your insured spouse dies within 365 days of a covered accident, this benefit can help pay for your unmarried children’s ongoing college education.

**Repatriation (bring you home) benefit** — If you or your covered dependent(s) die in a covered accident more than 100 miles from home, this helps pay to prepare the body and send it to a mortuary.

## Available family coverage (if offered by your employer)

Who can have it?	What’s the benefit amount?	How long can they keep it?
<p><b>Spouse</b> Available with purchase of employee coverage; during initial enrollment, does not require a physical exam or health questions unless you request a benefit above the guarantee issue amount.</p>	<p>In increments specified by your plan design — up to 100% (or 50% in some states) of the employee benefit amount.</p>	<p>Your spouse can keep coverage as long as you keep yours, no matter where (or if) you work.</p>
<p><b>Child</b> Available with purchase of employee coverage for eligible dependent children, which may include stepchildren, legally adopted children and grandchildren, age birth through 26 years.</p>	<p>Birth to age 19 (or 26 if full-time student); in increments of \$1,000 up to \$10,000, and up to 100% (or 50% in some states) of the employee benefit amount.</p>	<p>Ends when employee policy ends or when children turn 19 (or 26 if full-time students). At the time, children can purchase an individual policy, not to exceed the original children’s benefit amount.</p>

1 National Safety Council, Injury Facts, 2009.

2 LIFE Foundation, “Ownership of Individual Life Insurance Falls to 50-Year Low, LIMRA Reports,” August 30, 2010.

Portability is not available to employees and/or dependents who have a medical condition which has a material effect on life expectancy; these individuals may be eligible for conversion coverage.

Life Planning Financial & Legal Resources is provided by Ceridian Corporation. This service is available with select Unum insurance offerings. Exclusions, limitations and prior notice requirements may apply, and service features, terms and eligibility criteria are subject to change. Ceridian Corporation is not engaged in rendering legal advice. Users should consult with their own attorneys. The services are not valid after termination of coverage and may be withdrawn at any time. Please contact your Unum

representative for full details. 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.

Unum complies with all state civil union and domestic partner laws when applicable.

Underwritten by: Unum Life Insurance Company of America, Portland, Maine  
In New York, underwritten by: First Unum Life Insurance Company, New York, New York

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## Noridian Voluntary Life Insurance Plan for 10+ Groups

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 26 if they are full-time students).

#### **Coverage Amounts**

Your Term Life coverage options are:

Employee: Up to 5 times salary in increments of \$10,000.  
*Not to exceed \$300,000.*

Spouse: Up to 50% of employee amount.  
Benefits will be paid to the employee.

Child: Up to 10% of employee coverage amount not to exceed \$10,000.

*The maximum death benefit for a child between the ages of live birth and 14 days is \$0 and 14 days to 6 months is \$500. Benefits will be paid to the employee.*

*In order to purchase Life coverage for your spouse and/or child, you must purchase Life coverage for yourself.*

#### **Guarantee Issue**

Please see your employer's summary plan description for specific guarantee issue levels.

You can select life insurance or life and AD&D coverage. AD&D benefits will match the life insurance amount.

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
- Speech and hearing

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

Coverage amount(s) will reduce according to the following schedule:

Age:	Insurance Amount Reduces to:
65	65% of original amount
70	50% of original amount

Coverage may not be increased after a reduction.

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

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**Term Life Coverage Rates**      Rates shown are your Monthly deduction:

Age Band	Employee per \$10,000	Family per \$10,000
- 24	\$.80	\$1.40
25-29	\$.80	\$1.40
30-34	\$.80	\$1.40
35-39	\$1.10	\$1.70
40-44	\$1.80	\$2.50
45-49	\$2.80	\$4.00
50-54	\$4.90	\$6.60
55-59	\$8.90	\$11.70
60-64	\$12.00	\$15.50
65-69	\$28.50	\$35.00
70-74	\$50.00	\$65.00
75+	\$50.00	\$65.00

### **Term Life & AD&D Coverage Rates**

Age Band	Employee per \$10,000	Family per \$10,000
- 24	\$1.30	\$2.20
25-29	\$1.30	\$2.20
30-34	\$1.30	\$2.20
35-39	\$1.60	\$2.50
40-44	\$2.30	\$3.30
45-49	\$3.30	\$4.80
50-54	\$5.40	\$7.40
55-59	\$9.40	\$12.50
60-64	\$12.50	\$16.30
65-69	\$29.00	\$35.80
70-74	\$50.50	\$72.50
75+	\$50.50	\$72.50

NOTE: Your rate will increase as you age and move to the next age band.

### **Insurance Age**

Your rate is based on your insurance age, which is your age immediately prior to and including the anniversary date.

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## ***Voluntary Term Life Insurance and AD&D 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 50% of your life insurance amount up to \$750,000, 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 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.

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

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- 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.

### ***Next Steps***

#### ***How to Apply***

To apply for coverage, complete your enrollment form and evidence of insurability medical questionnaire form (If applicable).

#### ***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

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

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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.

### ***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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