



**Voluntary Term Life Insurance and AD&D
Coverage Highlights
VICTOR ELEMENTARY SCHOOL DISTRICT –
DIVISION 008**

**High Desert & Inland Employee-Employer Trust
Policy # 98931**

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

Your Plan

Eligibility

All Full-Time Classified, Management, Confidential and Certificated employees working at least 20 hours each week and all Part-Time Classified, Management, Confidential and Certificated employees working at least 10 hours each week in active employment in the U.S. with the employer.

Coverage Amounts

Your Term Life/AD&D insurance coverage options are:

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

****NOTE:** LIFE and AD&D insurance coverage amounts must match and be elected together.

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
- Quadriplegia

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:
70	65% of original amount

Coverage may not be increased after a reduction.

Guarantee Issue

If you enroll within 31 days of your eligibility date, you may apply for any amount of Life insurance coverage up to \$200,000. Any Life insurance coverage over the Guarantee Issue amount(s) will be subject to evidence of insurability. If you do not enroll within 31 days of your eligibility date, you can apply for coverage only during an annual enrollment period and will be required to furnish evidence of insurability for the entire amount of coverage. AD&D coverage does not require evidence of insurability.

If you enroll within 31 days of your eligibility date, and later, wish to increase your coverage, you may increase your Life insurance coverage, with evidence of insurability, at anytime during the year. However, you may wait until the next annual enrollment and only Life insurance coverage over the Guarantee Issue amount(s) will be subject to evidence of insurability.

Please see your Plan Administrator for your eligibility date.

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**Term Life/AD&D Combined
Coverage Rates**

Rates shown are your Tenthly deduction:

Age Band	Employee per \$1,000
- 24	\$0.049
25-29	\$0.049
30-34	\$0.085
35-39	\$0.097
40-44	\$0.169
45-49	\$0.277
50-54	\$0.505
55-59	\$0.997
60-64	\$1.345
65-69	\$2.378
70-74	\$3.817
75+	\$5.545

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. To calculate your insurance age, subtract your year of birth from the year your coverage becomes effective.

To calculate your cost, complete the following by selecting your coverage amount and rate (based on your insurance age).

**Term Life/AD&D Calculation
Worksheet**

Coverage Amount	Increment	Rate	Tenthly Cost
Employee \$ _____	÷ \$1,000 x	\$ _____	= \$ _____
Total Monthly Cost			= \$ _____

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. 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.

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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 80% of your life insurance amount up to \$500,000, 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).

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 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 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;
 - 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 use of any prescription or non-prescription drug, poison, fume, or other chemical substance unless used according to the prescription or direction of
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your or your dependent's physician. This exclusion does not apply to you or your dependent if the chemical substance is ethanol;

- Being intoxicated. ("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.)
- Service on full-time active duty in the Armed Forces of any country or international authority.

Termination of Coverage

Your 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;

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

Next Steps

How to Apply

To apply for coverage, complete your enrollment form within 31 days of your eligibility date.

If you apply for coverage after your effective date, or if you choose coverage over the guarantee issue amount, you will need to complete a medical questionnaire which you can get from your Plan Administrator. You may also be required to take certain medical tests at Unum's expense.

Effective Date of Coverage

Please see your Plan Administrator for your effective date.

Delayed Effective Date of Coverage

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.

Changes to Coverage

Each year you will be given the opportunity to change your Life/AD&D insurance coverage. You may purchase additional Life insurance coverage up to the Guarantee Issue amounts without evidence of insurability if you are already enrolled in the plan. Life insurance coverage over the Guarantee Issue amounts will be medically underwritten and will require evidence of insurability and approval by Unum's Medical Underwriters. The suicide exclusion will apply to any increase in coverage. AD&D coverage does not require evidence of insurability for increase amounts.

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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.

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