



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?

If a primary wage earner died:¹

34% of households would have immediate trouble paying everyday living expenses.



- **29%** could cover everyday living expenses for only several months.
- Only **37%** could cover everyday living expenses well into the future.

Features with value

- 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.
- Requires no physical exam**
If you apply during your initial enrollment, you are guaranteed to receive a specific amount of coverage — your plan's guaranteed issue amount — without taking a medical exam or answering any health-related questions.

MY WORKSHEET	
<i>(This may help you decide how much coverage you need.)</i>	
Outstanding debt	
<i>How much will be left for your family to pay?</i>	
Mortgage balance	\$ _____
Other debt (credit cards, loans, car payment)	\$ _____
TOTAL	\$ _____
Ongoing expenses	
<i>How much do your dependents need each year?</i>	
Utilities (electric, phone, cable, Internet)	\$ _____
Medical costs, insurance	\$ _____
Food, clothing, gasoline	\$ _____
Savings contributions (retirement)	\$ _____
TOTAL	\$ _____
Future plans	
<i>How much will your loved ones need for the future?</i>	
College	\$ _____
Other (retirement, long term care)	\$ _____
TOTAL	\$ _____
GRAND TOTAL	\$ _____
Subtract existing coverage	-\$ _____
Consider adding this amount of life insurance	\$ _____

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

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 guaranteed 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.

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?
Spouse 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 guaranteed issue amount.	In increments specified by your plan design — up to 100% (or 50% in some states) of the employee benefit amount.	Your spouse can keep coverage as long as you keep yours, no matter where (or if) you work.
Child Available with purchase of employee coverage for eligible dependent children, which may include stepchildren, legally adopted children and grandchildren, age birth through 26 years.**	Increments of \$2,000 up to \$10,000, and up to 100% (or 50% in some states) of the employee benefit amount.	Ends when employee policy ends or when children reach the maximum age based on your contract. At the time, children can purchase an individual policy, not to exceed the original children’s benefit amount.

My life and AD&D coverage

Amount I applied for: \$ _____

Cost per pay period: \$ _____

Date deductions begin: ____/____/____

(For your records — complete during your enrollment)

GetBenefitSmart.com
 Finally, benefits made simple



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.

* The education benefit is not available in IL and NY.

** An unmarried handicapped dependent child who becomes handicapped prior to the child’s attainment of age 26 may be eligible for benefits. Please see your plan administrator for details on eligibility.

¹ LIMRA, *Trillion Dollar Baby — Growing Up: The Sales Potential of the U.S. Underinsured Life Insurance Market* (2011).

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

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Voluntary Term Life Insurance and AD&D Coverage Highlights

Crosby Independent School District Policy # 111017

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

- Eligibility:** This proposal for Lifestyle Life coverage includes all active full time employees who are citizens or permanent residents of the U.S. or Canada in continuous active employment in the U.S. with the employer.
- Children are covered to age 19, 26 if a full-time student. Coverage delayed for employees who are not in active employment as well as for dependents who are totally disabled.
See the contract to determine when coverage begins
- Coverage:** Employee benefits available in \$10,000 increments to the lesser of 5X salary or \$500,000
- Spouse benefits available in \$5,000 increments to \$500,000
- Child benefits available in \$2,000 increments to \$10,000 with children less than 6 months, \$1000.
- Guarantee Issue/Re-Enrollment:** New Employees: If you enroll within 31 days of your eligibility date you may apply for any for coverage for any amount up to \$100,000 and for spouses, \$25,000. Any coverage over the Guarantee Issue amount will be subject to evidence of insurability. If you and your eligible dependents 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.
- If you and your eligible dependents enroll within 31 days of your eligibility date, and later wish to increase your coverage, you may increase your coverage with evidence of insurability at anytime during the year. However, you may wait until the next annual enrollment and only coverage over the Guarantee Issue amount will be subject to evidence of insurability.
- Current Employees: If you and your eligible dependents are enrolled in the plan and wish to increase your coverage, you may apply for any amount of additional coverage up to \$100,000 for yourself and any amount of additional coverage up to \$25,000 for your spouse. Any coverage over the Guarantee Issue amount will be subject to evidence of insurability. If you and your eligible dependents are not currently enrolled in the plan, you may apply for coverage and will be required to furnish evidence of insurability for any amount of coverage.
- Portability:** 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.

Voluntary Term Life Insurance and AD&D Coverage Highlights

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.

SurvivorSupport® This personalized financial counseling service provides expert, objective financial counseling to survivors and terminally ill employees at no cost to them. This service is also extended to employees upon the death or terminal illness of their covered spouse. The financial counselors, all highly trained attorneys, help develop strategies needed to protect resources, preserve current lifestyles, and build future security. At no time will the counselor offer or sell any product or service.

Employee and spouse coverage reduces to 65% when employee turns age 70 and further reduces to 50% when employee turns age 75.

Limitations/Exclusions/ Termination of Coverage

Exclusions: 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.

Two year suicide exclusion applies to initial amounts of insurance and any increases.

The employee must be covered for Life to insure dependents for Life.

Exclusions and benefits may vary in different states

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.)

Voluntary Term Life Insurance and AD&D Coverage Highlights

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.

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.

Voluntary Term Life Insurance and AD&D Coverage Highlights

Group Insurance Life Rates

Paycycle: MONTHLY

<u>Age Band</u>	<u>Non-Tobacco Per 10,000</u>	<u>Tobacco Per 10,000</u>	<u>Spouse Per 5,000</u>
0-24	0.62	1.11	0.49
25-29	0.62	1.11	0.49
30-34	0.71	1.53	0.53
35-39	0.94	2.17	0.68
40-44	1.32	3.24	1.06
45-49	2.16	5.43	1.90
50-54	3.65	8.77	3.11
55-59	5.57	12.23	4.51
60-64	7.53	15.07	6.91
65-69	14.81	26.59	12.74
70-74	27.65	44.18	22.19
75+	54.76	71.24	42.62

Child(ren) Per 2,000: 0.51

Group AD&D Insurance Rates

Pay Period Rate

Employee \$10,000	0.285
Spouse \$5,000	0.150
Child(ren) \$2,000	0.070

Example:

	Age	Life Volume	Unit Volume	Unit Rate	Cost
Employee	30	100,000.00	10	0.71	\$7.10
Spouse	30	25,000.00	5	0.53	\$2.65
Child(ren)		4,000.00	2	0.51	\$1.04
Total (MONTHLY):					\$10.79