

Need more life insurance? Now is the time to increase coverage

If you're already enrolled, during re-enrollment you can increase coverage without answering health-related medical questions or having a health exam.

As life changes, your financial obligations to provide for your family increase. Adding life insurance coverage can help offset unexpected costs and provide the safety net your loved one's need to take care of your end-of-life expenses.

Your Term Life Insurance plan allows you to purchase up to a specified amount of coverage without answering health-related questions. This amount is called the non-medical maximum.

If you're currently enrolled in coverage, you can keep your existing coverage or apply for an increase in coverage up to \$150,000, the non-medical maximum, without being asked health-related medical questions.

Here's how Joyce manages her life insurance coverage

During benefits enrollment, Joyce was offered a plan with a non-medical maximum of \$150,000

- She enrolled for the minimum amount of coverage of \$10,000 the first year.
- Two years later, after having twins and purchasing a new home, she decided to increase her coverage.
- Without medical questions or health exams, she was able to increase her coverage during annual enrollment to the non-medical maximum of \$150,000.

For illustrative purposes only.
Non-medical maximum amounts vary based on case-specific offering.

How it works

If you previously purchased coverage

You can increase your coverage amount in increments of \$10,000, with no medical questions or health exams, up to the non-medical maximum amount of \$150,000. The maximum coverage available is 5 times your earnings.

If you did not enroll when initially eligible

If you did not previously enroll in coverage, you may have to answer health questions for any amount of coverage during this enrollment.

If you are newly eligible

If you apply now, you may increase coverage each year up to the non-medical maximum with no health-related questions. Answering health-related questions is required for coverage above the non-medical maximum.

Dependents

If your spouse is enrolled

You can increase your spouse's coverage amount in increments of \$5,000, up to the non-medical maximum of \$50,000, with no medical questions or health exams.

If your children are enrolled

You can increase the child coverage amount in increments of \$2,000, with no medical questions or health exams, up to the non-medical maximum of \$10,000.

You must purchase coverage for yourself to purchase coverage for your dependents. The coverage amount you choose for your spouse or child cannot exceed 100% of the coverage you purchase for yourself.

Must be actively at work during the annual enrollment to apply for or increase coverage. Some restrictions may apply. Please refer to your policy contract or see your plan administrator for an explanation of the delayed effective date provision that applies to your plan. 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. Applicable to policy form C.FP-1 et. al.

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

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EN-1970 FOR EMPLOYEES (3-23)