



University of Mississippi

Life and AD&D Insurance Plan Highlights

Policy No. 111686-001

Who is eligible for this coverage?	All actively employed employees working at least 20 hours each week for your employer in the U.S. and their eligible spouses and children (up to age 26).																																									
What are the Life and AD&D coverage amounts?	<p>Employee: you can choose 1, 2, 3, 4, 5, or 6 times salary in increments of \$1,000; from \$5,000 to a maximum of \$600,000.</p> <p>Spouse: \$25,000, \$50,000, \$75,000 or \$100,000; not to exceed 50% of the employee coverage amount, rounded down to the nearest \$25,000.</p> <p>Child: The maximum death benefit for a child between the ages of live birth and six months is \$5,000; 6 months to age 26 is \$10,000.</p>																																									
Can I be denied coverage?	<p>Current employees: If you and your eligible dependents are enrolled in the plan and wish to increase your life insurance coverage, you may apply during your designated annual enrollment period for any amount of additional coverage the lesser of 3 times salary or \$200,000 for yourself and any amount of additional coverage up to \$25,000 for your spouse. Any life insurance coverage over the guaranteed amount(s) will be subject to answers to health questions.</p> <p>New employees: To apply for coverage, complete your enrollment within 31 days of your eligibility period. If you apply for coverage after 31 days, or if you choose coverage over the amount you are guaranteed, 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.</p>																																									
How much does the coverage cost?	<p>Term Life and AD&D Combined Coverage Rates:</p> <table><tr><th>Age band</th><th>Employee rate per \$1,000</th><th>Spouse rate per \$1,000</th></tr><tr><td><25</td><td>\$0.100</td><td>\$0.100</td></tr><tr><td>25-29</td><td>\$0.100</td><td>\$0.100</td></tr><tr><td>30-34</td><td>\$0.123</td><td>\$0.123</td></tr><tr><td>35-39</td><td>\$0.134</td><td>\$0.134</td></tr><tr><td>40-44</td><td>\$0.192</td><td>\$0.192</td></tr><tr><td>45-49</td><td>\$0.297</td><td>\$0.297</td></tr><tr><td>50-54</td><td>\$0.448</td><td>\$0.448</td></tr><tr><td>55-59</td><td>\$0.621</td><td>\$0.621</td></tr><tr><td>60-64</td><td>\$0.970</td><td>\$0.970</td></tr><tr><td>65-69</td><td>\$1.870</td><td>\$1.870</td></tr><tr><td>70-74</td><td>\$3.040</td><td>\$3.040</td></tr><tr><td>75+</td><td>\$5.800</td><td>\$5.800</td></tr></table> <p>Child Life and AD&D monthly rate is \$2.08. One life premium covers all children.</p> <p>Your rate is based on your insurance age, which is your age immediately prior to and including the anniversary/effective date.</p> <p>Spouse rate is based on spouse’s insurance age.</p>			Age band	Employee rate per \$1,000	Spouse rate per \$1,000	<25	\$0.100	\$0.100	25-29	\$0.100	\$0.100	30-34	\$0.123	\$0.123	35-39	\$0.134	\$0.134	40-44	\$0.192	\$0.192	45-49	\$0.297	\$0.297	50-54	\$0.448	\$0.448	55-59	\$0.621	\$0.621	60-64	\$0.970	\$0.970	65-69	\$1.870	\$1.870	70-74	\$3.040	\$3.040	75+	\$5.800	\$5.800
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Do my life insurance benefits decrease with age?	<p>Coverage amounts will reduce according to the following schedule:</p> <table><tr><td>Age:</td><td>Insurance amount reduces to:</td></tr><tr><td>70</td><td>65% of original amount</td></tr><tr><td>75</td><td>50% of original amount</td></tr></table> <p>Coverage may not be increased after a reduction.</p>			Age:	Insurance amount reduces to:	70	65% of original amount	75	50% of original amount																																	
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How do I apply?	Please see your plan administrator.
When is coverage effective?	<p>Please see your plan administrator for your effective date.</p> <p>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.</p> <p>For your dependent spouse and children, insurance coverage will be delayed if that dependent is totally disabled on the date that insurance would otherwise be effective. Totally disabled means that as a result of an injury, sickness or disorder, your dependent spouse and children: are confined in a hospital or similar institution; are 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; are cognitively impaired; or have a life-threatening condition. Exception: Infants are insured from live birth.</p>
Will my premiums be waived if I'm disabled?	If you become disabled (as defined by your plan) and are no longer able to work, your life premium payments will be waived until your disability period ends.
What does my AD&D insurance pay for?	<p>The full benefit amount is paid for loss of:</p> <ul style="list-style-type: none"> • 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. <p>Other losses may be covered as well. Please contact your plan administrator.</p>
Are there any AD&D exclusions or limitations?	<p>Accidental death and dismemberment benefits will not be paid for losses caused by, contributed to by, or resulting from:</p> <ul style="list-style-type: none"> • disease of the body; diagnostic, medical or surgical treatment or mental disorder as set forth in the latest edition of the Diagnostic and Statistical Manual of Mental Disorders (DSM); • 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; • committing or attempting to commit a crime under state or federal law; • 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 – "being intoxicated" means you or your dependent's blood alcohol level equals or exceeds the legal limit for operating a motor vehicle in the state or jurisdiction where the accident occurred.
When does my coverage end?	<p>You and your dependents' coverage under the Summary of Benefits ends on the earliest of:</p> <ul style="list-style-type: none"> • 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. <p>In addition, coverage for any one dependent will end on the earliest of:</p>

	<ul style="list-style-type: none"> • the date your coverage under a plan ends; • the date your dependent ceases to be an eligible dependent; • for a spouse, the date of a divorce or annulment; • for dependent coverage, the date of your death. <p>Unum will provide coverage for a payable claim that occurs while you and your dependents are covered under the policy or plan.</p>
Is the coverage portable (can I keep it if I leave my employer)?	If you retire, reduce your hours or leave your employer, you can continue coverage for yourself your spouse and your dependent children at the group rate.

This information is not intended to be a complete description of the insurance coverage available. 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. For complete details of coverage and availability, please refer to Policy Form C.FP-1 et al or contact your Unum representative.

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Underwritten by Unum Life Insurance Company of America, Portland, Maine

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