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# ***Unum Whole Life Plan***

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## **AFFORDABLE INSURANCE PROTECTION**

Unum's Voluntary Whole Life Insurance can help provide the insurance protection you need, while also giving you the financial flexibility you want. This policy is designed to provide a death benefit to your beneficiaries if you pass away in addition to the life insurance coverage your employer may already be providing for you. This coverage is available to all eligible employees, ages 15-80 who are actively at work. For an affordable premium, you can help provide more financial protection for your family — now and into the future.

Your premium payment option:

"Pay the premium until age 120" option. At age 120, you will receive a payment for the full benefit amount.

## **LIVING BENEFIT OPTION INCLUDED**

This feature is automatically included in all policies. It provides the option of requesting up to 100% of the policy's death benefit, to a maximum of \$150,000, if the insured is diagnosed with a terminal illness limiting life expectancy to 12 months or less.. If you have to face a terminal illness, this option can provide financial assistance during a difficult time. Any payout of this benefit would reduce the death benefit.

## **CONVENIENT PAYROLL DEDUCTION**

Your premiums are automatically deducted from your paycheck, so you don't have to worry about writing checks or mailing payments.

## **NO PHYSICALS REQUIRED**

If you are actively at work<sup>1</sup>, you may apply for coverage by completing an application and no physical exams are required! Your coverage becomes effective on the first day of the month in which payroll deductions begin. This means that you will receive the plan and coverage amount you applied for on the application unless it is determined to be unacceptable under Unum's rules, limits or standards. In such event, the plan and coverage amount may be modified or declined. Coverage may be subject to medical underwriting approval.

## **INDIVIDUALLY OWNED**

If you leave your company, you can take your policy with you and still pay the same premium. Instead of paying your premiums through payroll deduction, Unum will bill you directly at home.

## **CASH VALUE ACCUMULATION FEATURE**

Voluntary Whole Life Insurance accumulates cash value at a guaranteed interest rate of 4.5%.

## **ADDITIONAL FEATURES**

### **ACCIDENTAL DEATH BENEFIT RIDER**

- Available at initial enrollment to employees and spouses ages 15-65.
- Provides an additional death benefit equal to the face amount, up to a maximum of \$150,000, if the insured dies as a result of a covered accident before age 70.

- Under certain conditions, the benefit will double if death occurs from accidental bodily injuries sustained while the insured is a fare-paying passenger via commercial transportation.
- Benefits increase by 25% if death occurs from accidental bodily injury while insured is driving or riding in a non-commercial automobile while wearing a seat belt.

## FAMILY COVERAGE

- Spouse Coverage

Whole Life coverage is available for your spouse (ages 15-80) based on a qualifying health question. However, no physical exams are required and coverage is available even if you don't apply for coverage yourself. A few additional health questions may be asked based on the level of coverage being applied for.

- Children's Standalone Coverage

A standalone insurance policy is available to eligible children, stepchildren, legally adopted children and grandchildren between the ages of 14 days and 26th birthday who reside in the United States. Coverage is available even if you decide not to purchase coverage for yourself.

## LONG TERM CARE RIDER

If you're like most people, you've heard how important it is to prepare for your future and that of your family. You may have acquired a home, built a savings nest egg, begun contributing to retirement funds, and even made plans and preparations for your children's education. But is that enough? Are you financially prepared to cover the expenses of long term care should you or your spouse become ill or disabled, or need special medical treatment as you get older?

A Long Term Care rider is available; please see your benefit representative for more information.

**Life is unpredictable. But you can take steps to help protect your family now and into the future with Unum's Whole Life insurance. Ask your benefits representative for more information and apply today!**

## FREQUENTLY ASKED QUESTIONS

### **Am I required to participate in this coverage?**

No. Your coverage is voluntary, and you decide if it is right for you and your family's needs. It's your choice.

### **Who becomes the owner of the policy?**

Unum's Whole Life Insurance policy is just that - voluntary and individual. This means that electing coverage is optional, and if you decide coverage is right for you, then you become the owner of your policy.

### **Does this policy automatically replace any of my existing group insurance coverage?**

No. Whole Life Insurance is a supplemental insurance policy and can enhance your group coverage.

### **May I increase my coverage in the future?**

Yes, your coverage can be increased to meet your changing needs. Once you have owned your policy for one year, you may apply for additional coverage up to the maximum amount available for your age. A new policy will be issued for the amount of the increase at your attained age.

**May I insure my spouse and/or my children even if I don't participate in this plan?**

Yes, coverage is available for your spouse and children even if you choose not to purchase coverage for yourself. Certain minimal underwriting requirements may apply. Ask your benefits representative for more details during enrollment.

**May I take a loan on my policy?**

Yes, you may borrow part of your cash value from the policy at an annual interest rate of 8.0% per year. Any loan taken will affect the cash value on the policy.

**Who can I contact if I have questions about my policy after enrolling?**

During enrollment, a benefits representative will be available one-on-one to answer any questions you may have about Whole Life Insurance. If you have questions about your policy after enrolling, simply pick up the phone and call Unum at 1-800-635-5597.

<sup>1</sup>Being "actively at work" means on the day the employee applies for coverage, the individual must be working at one of his/her company's business locations; or the individual must be working at a location where he/she is required to represent the company. If applying for coverage on a day that is not a scheduled workday, the employee will be considered actively at work as of his/her last scheduled workday. Employees are not considered actively at work if they are on a leave of absence.

Any person currently covered by Medicaid, except residents of Kentucky, will be excluded from eligibility.

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 L-21848 or contact your Unum representative.

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Employees must be U.S. citizens or legally authorized to work in the U.S. to receive coverage. Spouses and dependents must reside in the U.S. to receive coverage.

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

Underwritten by Provident Life and Accident Insurance Company, Chattanooga, Tennessee

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