

VOLUNTARY LIFE AND AD&D INSURANCE

Voluntary Life and AD&D

Voluntary Life Insurance allows you to purchase additional life insurance to protect your family’s financial security. Coverage is available for your spouse and/or child(ren) if you purchase coverage for yourself.

UNUM Voluntary Life

Employee	Increments of \$10,000 up the lesser of 5x covered annual earnings or \$750,000. Guaranteed issue: lesser of 3x covered annual earnings or \$150,000
Spouse	Increments of \$5,000 up to \$500,000 Guaranteed issue: \$25,000 not to exceed 100% of the employee’s benefit amount
Child(ren)	Increments of \$2,000 (child coverage begins on the 15th day following birth and terminates at age 26) up to \$10,000, not to exceed 50% of the employee’s benefit amount Guaranteed issue: \$10,000



If you select coverage above the guaranteed issue amount, you will need to submit an Evidence of Insurability (EOI) form with additional information about your health for the insurance company to approve this higher amount of coverage.

Voluntary AD&D

Voluntary AD&D Insurance allows you to purchase additional accidental death and dismemberment insurance to protect your family’s financial security in case you suffer from loss of a limb, speech, sight or hearing, or if you have a fatal accident. Coverage is available for your spouse and/or child(ren) if you purchase coverage for yourself.

Voluntary AD&D is automatically provided to all employees who elect Voluntary Life.

UNUM Voluntary AD&D

Employee	Increments of \$10,000, up the lesser of 5x covered annual earnings or \$750,000
Spouse	Increments of \$5,000 up to \$500,000
Child(ren)	Increments of \$2,000 up the lesser of \$10,000