



LIFE and AD&D

YOUR BENEFICIARY = WHO GETS PAID

If the worst happens, your beneficiary—the person (or people) listed on the ADP system— receives the benefit. Make sure that you name at least one beneficiary for your life insurance benefit, and change your beneficiary as needed if your situation changes.

Is your family protected?

Life and AD&D insurance can fill a number of financial gaps due to a temporary or permanent reduction of income. Consider what your family would need to cover day-to-day living expenses and medical bills during a pregnancy or illness-related disability leave, or how you would manage large expenses (rent or mortgage, children’s education, student loans, consumer debt, etc.) after the death of a spouse or partner.

If you need additional coverage

We offer voluntary coverage that you can purchase for yourself, your spouse, and your children. See the Voluntary Benefits section for details.

LIFE AND AD&D INSURANCE

Basic Life and AD&D

Life insurance can fill a number of financial gaps for a family recovering from a death of a loved one. Without enough life insurance, many families may have to reduce their standard of living after the loss of an income.

Consider your current and future financial needs when evaluating how much coverage you need. The most common short and long-term financial needs include:

- Medical bills and funeral expenses
- Living expenses for the surviving family (housing, food, clothing, utilities, etc.)
- Large expenses (college education, home mortgage, etc.)
- Taxes and debts that need to be settled

Make sure that you have named a beneficiary for your life insurance and update it if your family or marital status changes. Basic Life and AD&D is covered by your employer. You are automatically enrolled in this coverage. This benefit is administered by UNUM.

UNUM Basic Life and AD&D

Basic Life Insurance pays your beneficiary a lump sum if you die. AD&D (Accidental Death & Dismemberment) provides another layer of benefits to either you or your beneficiary if you suffer from loss of a limb, speech, sight or hearing, or if you have a fatal accident. The cost of coverage is paid in full by the company. You do not need to be enrolled in the medical, dental or vision plans to be enrolled in this benefit.



Basic Life- Employees working 24 hours or more	1 x covered annual earnings up to a maximum of \$350,000
Basic AD&D- Employees working 24 hours or more	Equal to the amount of your basic group term life amount

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