

UNUM - Voluntary AD&D - Voluntary Life Required for Voluntary AD&D - All Employees Summary

Summary

The information described below is only intended to be a summary of your benefits. It does not describe or include all benefit provisions, limitations, exclusions, or qualifications for coverage. Please review your insurance contract for a complete explanation of your benefits. If this summary conflicts in any way with the insurance contract, contract provisions will prevail.

Plan Details

Plan Name	UNUM - Voluntary AD&D - Voluntary Life Required for Voluntary AD&D - All Employees
Description	All Employees
Carrier	UNUM
Policy Number	0422715
Effective Dates	October 1, 2016 to October 1, 2017

Schedule of Benefits

General Plan Information

Conversion	Included
Portability	Included
Waiver of Premium	Included

Benefit Amount

Employee	\$10,000.00 Units to max \$500,000 or 5X annual earnings; which ever is lesser
Spouse	\$5,000.00 Units to max \$500,000 or 100% of employee amount; which ever is lesser
Children	Live birth to 6 months: \$1,000 - 6 months to 19 years (26 years if full-time student):\$5,000 Units to max \$20,000 or 100% of employee amount; which ever is lesser

Guarantee Issue Amount

Employee	\$200,000.00
Spouse	\$50,000.00
Child(ren)	\$20,000.00

Overall Maximum

Employee	\$500,000.00 or 5X annual earnings; which ever is lesser
Spouse	\$500,000.00 or 100% of employee amount; which ever is lesser
Child(ren)	\$20,000.00