

## Term Life and Accidental Death and Dismemberment with UNUM

**This is funded by the employer.**

<i>Employee Term Life Benefit</i>	Flat \$10,000
<i>Employee AD&amp;D Benefit</i>	Flat \$10,000
<i>Guarantee Issue Maximum</i>	Flat \$10,000
<i>Benefit Reduction</i>	Benefits reduce to 50% at age 70
<i>Benefit Features Included</i>	<p>Life Insurance Conversion and Portability Privilege</p> <p>Premium Waiver</p> <p>Survivor Financial Counseling Service</p> <p>Accelerated Death Benefit of 50% of the Life Amount to a maximum of \$750,000</p> <p>AD&amp;D Education Benefit of 6% to a maximum of \$6,000</p> <p>AD&amp;D Repatriation Benefit</p> <p>AD&amp;D Seatbelt Benefit of 10% to a maximum \$25,000</p> <p>AD&amp;D Airbag Benefit of 5% to a maximum of \$5,000</p> <p>Though the Voluntary Term Life is Portable, it is not portable if your employer ever leaves the EAM BC/BS Medical Plan</p> <p>AD&amp;D Exposure and Disappearance Benefit</p>
<i>Monthly Cost</i>	<b>\$1.98 per employee per month</b>

**This is additional coverage available to employees, paid for either by the employer or the employee.**

<i>Spouse Life Benefit</i>	Flat \$10,000
<i>Child Life Benefit</i>	<p>Live birth to 14 days - Flat \$1,000</p> <p>14 days to 6 months - Flat \$1,000</p> <p>6 month to 19 years (26 if full-time student) - \$5,000</p>
<i>Monthly Cost</i>	<b>\$2.29 per family unit</b>