

Voluntary Term Life with UNUM

The following is additional coverage available to employees by calling the UNUM Call Center.

<i>Employee Term Life Benefit</i>	<p>Option I: Flat \$20,000</p> <p>Option II: Flat \$40,000</p> <p>Option III: Flat \$60,000</p> <p>Option IV: Flat \$80,000</p> <p>Option V: Flat \$100,000</p>
<i>Guarantee Issue Maximum</i>	<p>All guarantee issue. Something to Note: If at least \$20,000 of Life insurance is elected at this time, at any and all future open enrollments employees will be able to increase their coverage up to the Guarantee Issue without any medical questions. This is the one time offer for this ability. After this initial open enrollment the guarantee issue will only be available to new hires.</p>
<i>Benefit Reduction</i>	<p>At age of 70 the benefit reduces to 65% of original amount, and then at the age of 75 the benefit reduces again to 50% of original amount.</p>
<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>Though the Voluntary Term Life is Portable, it is not portable if your employer ever leaves the EAM BC/BS Medical Plan</p>
<i>Monthly Cost</i>	<p>Option I: \$5.40 per month</p> <p>Option II: \$10.80 per month</p> <p>Option III: \$16.20 per month</p> <p>Option IV: \$21.60 per month</p> <p>Option V: \$27.00 per month</p>