Employee Coverage

This voluntary plan allows you to select an amount of Term Life insurance from $5,000 to $150,000 in multiples of $5,000. This is referred to as the “Principal Amount”.

The plan will pay the principal amount of your life insurance benefit in the event of your death due to any cause.

In the event of Accidental Death or Dismemberment (AD&D), this plan will pay:

- The principal amount in the event of your death from an accident or accidental injury. This pays in addition to the Life Insurance benefits.
- One-half the principal amount for the loss of one hand, one foot, or the sight of one eye.
- The principal amount for the loss of both hands, both feet, the sight of both eyes, or any two of these.

Additional AD&D benefits may be payable for:

- Seat Belt Benefit
- Exposure and Disappearance Benefit
- Education Benefit
- Speech and Hearing Benefit
- Paralysis Benefit
- Felonious Assault Benefit
- Air Bag Benefit
- Repatriation Benefit

In addition, this plan provides:

- A Living Benefit to qualified terminally ill employees
- Life Planning Financial & Legal Resources
- Continued coverage with Waiver of Premium in the event of total disability before age 65.

Guarantee-Issue (For Employees Only)

Guarantee-issue (GI) coverage is available during the annual open-enrollment period, or within 30 days of the date of employment. Your group’s GI amount is $50,000.

If you apply late, or if you apply for an amount over $50,000, you must complete a short health evidence form and benefits are subject to approval by Unum.

Dependent Coverage (Life Insurance only, no AD&D)

Spouse—may purchase up to 50% of your approved coverage amount, subject to approval of a short health evidence form by Unum.

Dependent Child(ren)—you may enroll your lawful unmarried children under age 26, who are dependent upon you for support and maintenance.

- $2,000 life benefit per child
- $1,000 benefit up to age 6 months

In the event of the death of your spouse or children, benefits will be paid to you.
When Coverage Ends

If coverage is terminated, you and your eligible dependent(s) have 31 days to apply for:

- **Portability**—for reasons other than illness or injury. Individuals that meet the requirements may continue any portion of their current Voluntary Term Life benefits up to the amount elected when coverage ends and pay a low group premium.

**OR:**

- **Conversion**—when the portability requirements cannot be met. Benefits may be converted to an individual one-year term or whole life insurance policy without a medical examination in accordance with the conversion provisions of the contract.

### Monthly Cost for the Employee or Spouse

<table>
<thead>
<tr>
<th>Age</th>
<th>Rate Per $1,000 of Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>34 and Under</td>
<td>$0.05</td>
</tr>
<tr>
<td>35-39</td>
<td>$0.06</td>
</tr>
<tr>
<td>40-44</td>
<td>$0.08</td>
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<tr>
<td>45-49</td>
<td>$0.11</td>
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<tr>
<td>60-64</td>
<td>$0.38</td>
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<tr>
<td>65-69</td>
<td>$0.64</td>
</tr>
<tr>
<td>70 and over</td>
<td>$1.03</td>
</tr>
</tbody>
</table>

### Monthly Cost For Dependent Child(ren)

20¢ per month provides Term Life benefits for all eligible children, per family unit.

### Monthly Cost Example

- **Age 35 Employee:**
  - $50,000 = $3.00
- **Age 35 Spouse:**
  - $25,000 = $1.50
- **Children:**
  - see above = $0.20
- **Total Monthly Cost:**
  - = $4.70

Rates include a 50% subsidy. Contract rates are guaranteed through October 31, 2017.

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This brochure is intended to assist in the decision-making process and is not a contract. Please contact your payroll office, Aon Hewitt at 206.467.4646 or wea.select@aon.com to request a proposal that includes further details on benefits, rates, exclusions, and limitations that may apply to the Plan.