



Group Term Life Insurance

Employer-paid, shared contribution, and employee-paid

Unum group Term Life Insurance plans can provide employees with financial protection for their loved ones, in case the employee dies. Unum also offers additional options and services that provide more than a typical death benefit.

LIVING BENEFITS

- Life Planning Financial & Legal Resources
- Accelerated benefits¹ for terminal illness
- Work-life balance employee assistance program*
- Worldwide emergency travel assistance**

¹ Accelerated benefit payments will reduce the amount the policy pays upon the recipient's death, may adversely affect the recipient's eligibility for Medicaid or other government benefits or entitlements, and may be taxable. Recipients should consult their tax attorney or advisor before utilizing accelerated benefit payments.

* This feature is only available with employer-paid life plan.

** This is an optional benefit.

PLAN DESIGN FEATURES THAT HELP FILL REAL NEEDS

- High benefit maximums to help a family manage despite the loss of an income: up to \$750,000 or five times annual salary
- Additional financial protection with family coverage for spouses and children
- Employee may be able to continue coverage after changing jobs
- One claim form process when employee also qualifies for Unum long term disability benefits
- Access to early benefits if needed for terminally ill employee
- Plan designs and funding options that are flexible for employer and employee budgets



KEY ADVANTAGES

Unum claims management representatives work directly with beneficiaries, freeing up HR time.

Gives employees a chance to start with a small amount of coverage that doesn't require health questions and reserve the right to buy more later.

Premiums paid through yearlong payroll deduction helps employees budget for the cost of coverage.

COMPARISON OF PLAN DESIGNS

Employer-paid group Term Life

- Benefit options up to \$750,000
- Flat benefit amounts, salary multiplies
- Coverage may be available without medical questions based on the number of employees in the group and the combined benefit amount for all insured individuals

- Portability of employee and dependent insured amounts up to \$750,000 for as long as the premium is paid[†]

- Employer-paid premium; combined funding available

Employee-paid group Term Life

- Benefit options up to \$750,000 or five times salary
- Incremental benefit amounts
- Coverage may be available without medical questions based on the number of eligible individuals; enhanced options available when packaged with employer-funded plan

- Portability of employee and dependent insured amounts up to \$750,000 for as long as the premium is paid[†]

- Employee-paid premium
- Limited annual coverage increases available without answering health questions

Available with all plan designs^{††}

- Life Planning Financial and Legal Resources offer employees and their beneficiaries planning, legal support and grief counseling service
- Accelerated benefits for any insured individual, including dependents; options available up to 100% of benefit,[#] with no fees or interest charges
- Waiver of premium, elimination period and definition of disability can be integrated with long term disability plan
- Dependent Life coverage

ACCIDENTAL DEATH & DISMEMBERMENT

features and services of all plan designs

AD&D can be offered by the employer

Standard benefits include:

- Benefit amounts available up to \$1 million
- Portability when life coverage is ported
- Education benefit up to \$100,000 for insured individual's eligible children
- Seat belt/airbag benefit

AD&D optional benefits, include:

- Common carrier and common carrier with motor vehicle
- Paralysis
- Child care
- Physical therapy and rehabilitation

This life insurance does not specifically cover funeral goods or services and may not cover the entire cost of your funeral at the time of your death. The beneficiary of this life insurance may use the proceeds for any purpose, unless otherwise directed.

[†] For some group plans, portability is not available to employees and/or dependents who have an injury or sickness which has a material effect on life expectancy or leads to home or hospital confinement; these individuals may be eligible for benefits conversion. Portability insured coverage amounts may vary.

^{††} Some features available are optional and not part of the standard offering.

[#] Amount can vary by state.

If any of the beneficiaries of a life insurance plan are minors (typically younger than 18, but this may vary by state), the full amount of money due to them will automatically be placed in a Unum Retained Asset Account, which is kept in Unum's general account.

This is a life insurance policy that accelerates the death benefit on account of chronic illness and is not a health insurance policy providing long-term care insurance subject to the minimum requirements of New York law, does not qualify for the New York State Long-Term Care Partnership Program and is not a Medicare supplement policy. As with all tax matters, you should consult your tax advisor to assess the impact of this benefit.

A few helpful things to know about this account:

- The beneficiary (or a legal representative for the minor child) can request all of the funds in one lump sum check instead of the retained asset account.
- The money in the account will earn interest as long as it is in the account, even if Unum's general account does not earn interest during that time.
- The money in the account is fully guaranteed by Unum but is not FDIC insured.

Work-life balance employee assistance program and Life Planning Financial & Legal Resources services are provided by HealthAdvocate.

Worldwide emergency travel assistance services are provided by Assist America, Inc. Services are available with select Unum insurance offerings. Terms and availability of service may change with prior notification. Service providers do not provide legal advice; please consult your attorney for guidance. Services are not valid after coverage terminates. Please contact your Unum representative for details.

Products are underwritten by: Unum Life Insurance Company of America, Portland, Maine. In New York, products are underwritten by: First Unum Life Insurance Company, Garden City, New York and Provident Life and Casualty Insurance Company, Chattanooga, Tennessee.

Policies or their provisions may vary or be unavailable in some states. Policies have exclusions and limitations which may affect any benefits payable. See the actual policy or your Unum representative for specific provisions and details of availability.

Refer to policy forms C.FP-1, et. al, UA-GTLP21-1. In NY, C.FP-1, et. al.



Better
benefits
at work.™

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