

Voluntary Life/AD&D

If you would like to supplement your employer paid insurance, additional Life and AD&D coverage through Unum is available for you to purchase via payroll deduction for either you and/or your dependents.

- **For employees:** Increments of \$10,000, up to the lesser of either 5x your salary or \$500,000. If you enroll in the plan within 30 days of becoming eligible, you are guaranteed the full election amount and, if applicable, you are eligible to increase coverage at future enrollment periods
- **For your spouse:** Increments of \$5,000 up to a \$50,000 maximum. If you enroll in the plan within 30 days of becoming eligible, you are guaranteed the full election amount and, if applicable, you are eligible to increase coverage at future enrollment periods
- **For your child(ren):** 0 days old up to 6 months of age, \$2,000; 6 months old up to age 26 with a guarantee issue benefit of \$10,000

If you enroll for any amount of Life/AD&D when you are initially eligible, you can increase your coverage by \$10,000 for yourself and \$5,000 for your spouse during an annual open enrollment period.

If you **do not** enroll in the plan within the initial enrollment period, you will not be able to increase or elect coverage at a future open enrollment date.

Please note: Benefits coverage may reduce when you reach age 70. Restrictions may apply if you and/or your dependent(s) are confined in the hospital or terminally ill. Please refer to your Summary Plan Description for exclusions and further detail.

Cost of Voluntary Life/AD&D Coverage

Age of Insured	Employee Life/AD&D Monthly Rate per \$10,000	Spouse Life/AD&D Monthly Rate per \$5,000
Less than 20	\$0.620	\$0.310
21-24	\$0.620	\$0.310
25-29	\$0.640	\$0.320
30-34	\$0.740	\$0.370
35-39	\$0.960	\$0.480
40-44	\$1.290	\$0.645
45-49	\$1.790	\$0.895
50-54	\$2.580	\$1.290
55-59	\$3.580	\$1.790
60-64	\$4.540	\$2.270
65-69	\$6.300	\$3.150
70-74	\$11.660	\$5.830
75+	\$20.800	\$10.400

Benefit	Monthly Rate per \$2,000
Child(ren) Life / AD&D	\$0.800

Term Life Calculation

To calculate your cost, complete the following by selecting your coverage amount and rate (based on your insurance age).

Coverage Amount	Increment	Rate ¹	Monthly Cost
Employee	\$ ÷ \$10,000	x \$	= \$
Spouse ²	\$ ÷ \$5,000	x \$	= \$
Child(ren) ³	\$ ÷ \$2,000	x \$	= \$
Total Monthly Cost			= \$

1. Rate will change based on new age band at time of Plan's anniversary, January 1.

2. Spouse rate is based on spouse age.

3. Child benefit is per family.