



## **Arlington ISD**

Please read carefully the following description of your Unum Term Life and AD&D insurance plan.

### **Your Plan**

#### ***Eligibility***

All employees working at least 20 hours each week in active employment in the U.S. with the employer, and their eligible spouses (to issue age 69), and children (from live birth but less than age 26).

#### ***Coverage Amounts***

Your Term Life coverage options are:

Employee: Up to 7 times salary in increments of \$10,000.  
*Not to exceed \$500,000.*

Spouse: Up to 100% of employee amount in increments of \$5,000.  
*Not to exceed \$100,000. Benefits will be paid to the employee.*

Child: Up to 100% of employee coverage amount in increments of \$1,000.  
*Not to exceed \$10,000.*  
*The maximum death benefit for a child between the ages of live birth and 6 months is \$1000. Benefits will be paid to the employee.*

*In order to purchase Life coverage for your spouse and/or child, you must purchase Life coverage for yourself.*

Your AD&D coverage options are:

Employee: In increments of \$10,000. Amounts over \$250,000, not to exceed 10 times salary.  
*Not to exceed \$500,000.*  
*You may purchase AD&D coverage for yourself regardless of whether you purchase Life coverage.*

Spouse: 50% of the employee elected AD&D amount.  
*Not to exceed \$100,000. Benefits will be paid to the employee.*

Child: 10% of the employee elected AD&D amount.  
*Not to exceed \$10,000.*  
*The maximum death benefit for a child between the ages of live birth and 6 months is \$1,000. Benefits will be paid to the employee.*

*In order to purchase AD&D coverage for your spouse and/or child, you must purchase AD&D coverage for yourself.*

AD&D Benefit Schedule: The full benefit amount is paid for loss of:

- Life
- Both hands or both feet or sight of both eyes
- One hand and one foot
- One hand and the sight of one eye
- One foot and the sight of one eye
- Speech and hearing

Other losses may be covered as well. Please see your Plan Administrator.

Coverage amount(s) will reduce according to the following schedule:

Age:

Insurance Amount Reduces to:

## **Term Life Insurance and AD&D Coverage Highlights (Continued)**

70	65% of original amount
75	45% of original amount
80	30% of original amount
85	20% of original amount
90	15% of original amount

Coverage may not be increased after a reduction.

### **Guarantee Issue**

You may apply for any amount of Life insurance coverage up to \$300,000, not to exceed 4 times salary, for yourself and any amount of coverage up to \$50,000 for your spouse. Any Life insurance coverage over the Guarantee Issue amount(s) will be subject to evidence of insurability. Coverage above the guaranteed amount will not be issued until Unum approves the evidence of insurability.

If you and your eligible dependents enroll during the initial enrollment period, and later wish to increase your Life insurance coverage, you may increase your coverage with evidence of insurability at anytime during the year. However, you may wait until the next annual enrollment and may increase your coverage by one benefit unit.

### **Term Life Coverage Rates**

Rates shown are your Monthly deduction:

Age Band	Employee per \$10,000	Spouse per \$5,000	Child per \$1,000
- 24	\$ .380	\$ .220	\$ .085
25-29	\$ .380	\$ .220	
30-34	\$ .470	\$ .270	
35-39	\$ .590	\$ .330	
40-44	\$ .810	\$ .460	
45-49	\$ 1.280	\$ .740	
50-54	\$ 2.010	\$ 1.160	
55-59	\$ 3.500	\$ 2.010	
60-64	\$ 5.430	\$ 3.120	
65-69	\$ 9.080	\$ 5.220	
70-74	\$ 14.180	\$ .000	
75+	\$ 14.180	\$ .000	

NOTE: The premium paid for child coverage is based on the cost of coverage for one child, regardless of how many children you have.

NOTE: Your rate will increase as you age and move to the next age band.

Spouse is eligible to enroll through age 69. Enrolled spouse coverage will continue beyond the age of 70.

### **AD&D Coverage Rates**

	AD&D Cost Per:	Monthly Rate
Employee:	\$10,000	\$ .250
Family:	\$10,000	\$ .40

### **Insurance Age**

Your rate is based on your insurance age. To calculate your insurance age, subtract your year of birth from the year your coverage becomes effective.

## ***Term Life Insurance and AD&D Coverage Highlights (Continued)***

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### **Additional Benefits**

#### ***Survivor Financial Counseling Services***

This personalized financial counseling service provides expert, objective financial counseling to survivors and terminally ill employees at no cost to them. This service is also extended to employees upon the death or terminal illness of their covered spouse. The financial counselors, all highly trained attorneys, help develop strategies needed to protect resources, preserve current lifestyles, and build future security. At no time will the counselor offer or sell any product or service.

#### ***Portability/Conversion***

If you retire, reduce your hours or leave your employer, you can take this coverage with you according to the terms outlined in the contract. However, if you have a medical condition which has a material effect on life expectancy, you will be ineligible to port your coverage. You may also have the option to convert your Term life coverage to an individual life insurance policy.

#### ***Accelerated Benefit***

If you become terminally ill and are not expected to live beyond a certain time period as stated in your certificate booklet, you may request up to 50% of your life insurance amount up to \$750,000, without fees or present value adjustments. A doctor must certify your condition in order to qualify for this benefit. Upon your death, the remaining benefit will be paid to your designated beneficiary(ies). This feature also applies to your covered dependents.

#### ***Waiver of Premium***

If you become disabled (as defined by your plan) and are no longer able to work, your premium payments will be waived during the period of disability.

#### ***Retained Asset Account***

Benefits of \$10,000 or more are paid through the Unum Retained Asset Account. This interest bearing account will be established in the beneficiary's name. He or she can then write a check for the full amount or for \$250 or more, as needed.

#### ***Additional AD&D Benefits***

**Education Benefit:** If you or your insured spouse die within 365 days of an accident, an additional benefit is paid to your dependent child(ren). Your child(ren) must be a full-time student beyond grade 12. (Not available in Illinois or New York.)

**Seat Belt/Air Bag Benefit:** If you or your insured dependent(s) die in a car accident and are wearing a properly fastened seat belt and/or are in a seat with an air bag, an amount will be paid in addition to the AD&D benefit.

### **Limitations/Exclusions/ Termination of Coverage**

#### ***Suicide Exclusion***

Life benefits will not be paid for deaths caused by suicide in the first twenty-four months after your effective date of coverage.

No increased or additional benefits will be payable for deaths caused by suicide occurring within 24 months after the day such increased or additional insurance is effective.

#### ***AD&D Benefit Exclusions***

AD&D benefits will not be paid for losses caused by, contributed to by, or resulting from:

- Disease of the body or diagnostic, medical or surgical treatment or mental disorder as set forth in the latest edition of the Diagnostic and Statistical Manual of Mental Disorders;

## ***Term Life Insurance and AD&D Coverage Highlights (Continued)***

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- Suicide, self-destruction while sane, intentionally self-inflicted injury while sane, or self-inflicted injury while insane;
- War, declared or undeclared, or any act of war;
- Active participation in a riot;
- Attempt to commit or commission of a crime;
- The voluntary use of any prescription or non-prescription drug, poison, fume, or other chemical substance unless used according to the prescription or direction of your or your dependent's doctor. This exclusion does not apply to you or your dependent if the chemical substance is ethanol;
- Intoxication. ("Intoxicated" means that the individual's blood alcohol level equals or exceeds the legal limit for operating a motor vehicle in the state or jurisdiction where the accident occurred.)

### ***Termination of Coverage***

Your coverage and your dependents' coverage under the Summary of Benefits ends on the earliest of:

- The date the policy or plan is cancelled;
- The date you no longer are in an eligible group;
- The date your eligible group is no longer covered;
- The last day of the period for which you made any required contributions;
- The last day you are in active employment unless continued due to a covered layoff or leave of absence or due to an injury or sickness, as described in the certificate of coverage;
- For dependent's coverage, the date of your death.

In addition, coverage for any one dependent will end on the earliest of:

- The date your coverage under a plan ends;
- The date your dependent ceases to be an eligible dependent;
- For a spouse, the date of divorce or annulment.

Unum will provide coverage for a payable claim which occurs while you and your dependents are covered under the policy or plan.

### ***Next Steps***

#### ***How to Apply***

To apply for coverage, complete your enrollment form within 31 days of your eligibility date. If you apply for coverage after your enrollment deadline, or if you choose coverage over the guarantee issue amount, you will need to complete a medical questionnaire which you can get from your Plan Administrator. You may also be required to take certain medical tests at Unum's expense.

#### ***Effective Date of Coverage***

Your coverage will become effective on 09/01/2009. For employees who become eligible after this date, please see your Plan Administrator for your effective date.

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## ***Term Life Insurance and AD&D Coverage Highlights (Continued)***

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### ***Delayed Effective Date of Coverage***

Employee: Insurance coverage will be delayed if you are not in active employment because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective.

Dependent Spouse: Coverage for a totally disabled spouse will be delayed until the first of the month, coincident with or next, following the date the individual is no longer disabled. "Totally disabled" means that, as a result of injury, a sickness or a disorder, your spouse is confined in a hospital or similar institution; is unable to perform two or more activities of daily living (ADLs) because of a physical or mental incapacity resulting from an injury or a sickness; is cognitively impaired; or has a life threatening condition.

Dependent Children: Unum has agreed to cover disabled dependent children of insured employees who were covered under the prior carrier's plan.

### ***Changes to Coverage***

Each year you and your spouse will be given the opportunity to change your Life coverage and AD&D coverage. You and your spouse may purchase an additional benefit unit without evidence of insurability if you are already enrolled in the plan. Life coverage over the Guarantee Issue amounts will be medically underwritten and will require evidence of insurability and approval by Unum's Medical Underwriters. The suicide exclusion will apply to any increase in coverage. AD&D coverage does not require evidence of insurability for increase amounts.

### ***Questions***

If you should have any questions about your coverage or how to enroll, please contact your Plan Administrator.

This plan highlight is a summary provided to help you understand your insurance coverage from Unum. Some provisions may vary or not be available in all states. Please refer to your certificate booklet for your complete plan description. If the terms of this plan highlight summary or your certificate differ from your policy, the policy will govern. For complete details of coverage, please refer to policy form number C.FP-1, et al.

Survivor financial counseling services are provided exclusively by The Ayco Company, L.P. The services are subject to availability and may be withdrawn by Unum without prior notice.

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