Visual Edge IT

Employer-paid and Voluntary Term Life Insurance with Accidental Death and Dismemberment

How does it work?

Term Life Insurance allows you to keep coverage for a set amount of time, or "term" If you die during that term, the money can help your family pay for basic living expenses, final arrangements, tuition and more.

Accidental Death and Dismemberment (AD&D) Insurance pays a benefit if you survive an accident but have certain serious injuries. It can pay an additional amount if you die from a covered accident.

Your employer is providing you with the following amount of Term Life and AD&D coverage. You are eligible for coverage if you are working a minimum of 30 hours per week.

Employee	A flat $50,000 of coverage. You can receive $50,000 of coverage without answering medical questions.

You can purchase the following Voluntary Term Life and AD&D coverage for you and your family during this enrollment. You are eligible for coverage if you are working a minimum of 30 hours per week.

You may purchase AD&D at a different amount from Life or purchase AD&D without the Life coverage.

Employee	A maximum of the lesser of 7 times your annual earnings or $500,000, in $10,000 increments. The minimum purchase amount is $10,000. You can purchase up to $250,000 of Life coverage without answering medical questions.
Spouse	A maximum of $250,000 in $5,000 increments. Your spouse can get $50,000 of coverage without medical underwriting. You must be insured under the plan in order to elect coverage for your spouse.
Child	Live birth to 14 days is $1,000 14 days to 6 months is $1,000 6 months and older is $10,000 Dependent children are eligible up to age 26. You must be insured under the plan in order to purchase coverage for your children.

Non-Medical Maximum

If you previously purchased coverage, you can increase your coverage during this enrollment to $250,000, with no medical questions. Increasing coverage over $250,000 will require medical questions.

If you previously declined coverage, you will have to answer some medical questions. Any increases outside annual enrollment require medical questions.

Enrollment

If you are a newly eligible employee, you can purchase up to the non-medical maximum with no medical underwriting to qualify for coverage.

If you currently have coverage and would like to increase coverage during annual enrollment or a qualifying life event, you can purchase up to the non-medical maximum with no medical underwriting to qualify for coverage.

If you previously declined coverage and would like to enroll during annual enrollment, medical underwriting will be required for any amount of coverage.

Accelerated Death Benefit

If you are diagnosed with a terminal illness with less than 12 months to live, you can request 75% of your life insurance benefit (up to $500,000) while you are still living. This amount will be taken out of the death benefit, and may be taxable. These benefit payments may adversely affect the recipient's eligibility for Medicaid or other government benefits or entitlements, and may be taxable. Benefits received under this Accelerated Death Benefit may be taxable. You should seek assistance from a personal tax advisor prior to requesting an accelerated payment of death benefits.

Waiver of Premium

Your cost may be waived if you are totally disabled for a period of time. The requirements for waiver of premium are outlined in your certificate of coverage.

Portability

You may be able to keep coverage if you leave the company, retire or change the number of hours you work. Employees or dependents cannot port coverage if they are confined to a hospital or home at the time of application and/or age 70 or older at time of application. State restrictions may apply.

Work-life balance employee assistance program

Get access to professional help for a range of personal and work-related issues, including counselor referrals, financial planning and legal support.

Worldwide emergency travel assistance

One phone call gets you and your family immediate help anywhere in the world, as long as you're traveling 100 or more miles from home. However, a spouse traveling on business for his or her employer is not covered.

Life Planning and Financial Resources

Provides expert financial and legal counseling as well as planning to the beneficiary of a deceased insured employee or a terminally ill employee or spouse.

How much voluntary coverage can I get?

Calculate your costs

1. Enter the coverage amount you want.
2. Divide by the amount shown.
3. Multiply by the rate. Use the rate table (at right) to find the rate based on age.
   (Choose the age you will be when your coverage becomes effective on 01/01/2026)
4. Enter your cost.

	1	2	3	4
Employee	$_____,000	÷ $10,000 = $_____	X $_____	= $_____
Spouse	$_____,000	÷ $5,000 = $_____	X $_____	= $_____
Child	$_____,000	÷ $1,000 = $_____	X $_____	
			Total cost	

Age	Employee bi-weekly rate: Per $10,000 of coverage	Spouse bi-weekly rate: Per $5,000 of coverage	Child bi-weekly rate: $0.092 per $1,000 of coverage
	Cost	Cost	
15-24	$0.277	$0.138	
25-29	$0.277	$0.138	
30-34	$0.369	$0.185	
35-39	$0.462	$0.231	
40-44	$0.646	$0.323	
45-49	$1.062	$0.531	
50-54	$1.615	$0.808	
55-59	$2.769	$1.385	
60-64	$4.523	$2.262	
65-69	$7.338	$3.669	
70-74	$11.862	$5.931	
75+	$20.031	$10.015	

1. Enter the AD&D coverage amount you want.
2. Divide by the amount shown.
3. Multiply by the rate. Use the AD&D rate table (at right) to find the rate.
4. Enter your cost.

AD&D				
	1	2	3	4
Employee	$_____,000	÷ $10,000 = $_____	X $0.092	= $_____
Spouse	$_____,000	÷ $5,000 = $_____	X $0.046	= $_____
Child	$_____,000	÷ $1,000 = $_____	X $0.023	= $_____
			Total cost	

AD&D bi-weekly rates		
	Coverage amount	Rate
Employee	per $10,000 of coverage	$0.092
Spouse	per $5,000 of coverage	$0.046
Child	per $1,000 of coverage	$0.023

Billed amount may vary slightly.

Exclusions and limitations

Active employment and eligibility

Eligible employees must be in active employment with the employer. You are working for your Employer for earnings that are paid regularly and you are performing the Material and Substantial Duties of your Regular Occupation. You must be regularly scheduled to work at least the minimum number of hours defined by your Employer. Your work site must be your Employer's usual place of business in the United States, an alternative work site in the United States at the direction of your Employer, or a location in the United States to which your job requires you to travel. Normal vacation, holidays or temporary business closures are considered Active Employment provided they are in Active Employment on the last scheduled workday preceding such time off.
Employees must be actively employed in the United States with the Employer to receive coverage. Employees must be insured under the plan for spouses and dependents to be eligible for coverage.

Delay of Coverage

If an employee is not in active employment (on the date coverage would otherwise become effective) due to an injury, sickness, temporary layoff or leave of absence, coverage will be delayed until that person returns to active employment. It does not apply to someone who is absent from work on the plan effective date due to being on a scheduled vacation or due to a minor injury or illness that does not lead to a disability.

Delay of Coverage Effective Date for your Spouse

Your Spouse's Coverage Effective Date will be delayed if your Spouse: is an inpatient in a Hospital, Hospice, or other health care facility; is confined at home under the care of a Physician. If your Spouse's Coverage Effective Date is delayed due to the conditions above, your Spouse's coverage will begin on:

- the date your Spouse is no longer an inpatient in a Hospital, Hospice, or other healthcare facility; or
- the date your Spouse is no longer confined at home under the care of a Physician.

This provision does not apply to Children
Life insurance benefits will not be paid for deaths caused by suicide occurring within 24 months after the effective date of coverage. The same applies for increased or additional benefits.
AD&D benefits are excluded (not paid) for losses caused by, contributed to by, or resulting from:

- committing or attempting to commit a felony;
- being engaged in an illegal occupation;
- being engaged in an illegal activity;
- injuring oneself intentionally or attempting or committing suicide, whether sane or not;
- active participation in a riot, insurrection, or terrorist activity. This does not include Injury as an innocent bystander, or Injury for self-defense;
- being Intoxicated
- voluntary use of or treatment for voluntary use of any prescription or non-prescription drug, poison, fume, or other chemical or controlled substance unless taken as directed by the manufacturer, or, as prescribed or directed by your Physician;
- a Covered Loss that occurs while you are incarcerated in a penal or correctional institution or under house arrest or confinement;
- Mental or Nervous Disorders;
- disease or infirmity of mind or body, or medical or surgical treatment for such disease or infirmity;
- war or any act of war, whether declared or undeclared

Refer to your certificate for a full list of exclusions.

Employer-paid and Voluntary Coverage Age Reduction

Coverage amounts for Life with AD&D Insurance for you and your dependents will reduce to:

- 65% of the original amount when you reach age 65
- 40% of the original amount when you reach age 70
- 25% of the original amount when you reach age 75
- 15% of the original amount when you reach age 80

Increases due to salary changes are allowed once coverage is reduced, otherwise, no increases are allowed.
Spouse coverage to reduce based on employee age.

End of Coverage

Your coverage under this certificate ends on the earliest of:

- the date the policy is cancelled by us or your Employer;
- the date you are no longer in an Eligible Group;
- the date your Eligible Group is no longer covered;
- the date of your death;
- the last day of the period any required premium contributions are made; or
- the last day you are in Active Employment.

The work-life balance employee assistance program, provided by HealthAdvocate, is available with select Unum insurance offerings. Terms and availability of service are subject to change. Service provider does not provide legal advice; please consult your attorney for guidance. Services are not valid after coverage terminates. Please contact your Unum representative for details.
Worldwide emergency travel assistance services, provided by Assist America, Inc., are available with select Unum insurance offerings. Terms and availability of service are subject to change and prior notification requirements. Services are not valid after coverage terminates. Please contact your Unum representative for details.
Life Planning Financial & Legal Resources services, provided by HealthAdvocate, are available with select Unum insurance offerings. Terms and availability of service are subject to change. Service provider does not provide legal advice; please consult your attorney for guidance. Services are not valid after coverage terminates. Please contact your Unum representative for details.

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to Policy Form UA-GTLP21-1 or contact your Unum representative.

Unum complies with state civil union and domestic partner laws when applicable.

Underwritten by: Unum Life Insurance Company of America, Portland, Maine

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