



Winn Management Group Life insurance plan highlights Policy number 135447

Who is eligible for this coverage?	All actively employed employees working at least 30 hours each week for your employer in the U.S. and their eligible spouses and children (up to age 19, or to 25 if they are full-time students).
What are the coverage amounts?	<p>Employee: up to 5 times salary in increments of \$10,000; not to exceed \$500,000. Amounts over \$150,000 are subject to evidence of insurability.</p> <p>Spouse: up to 100% of employee amount in increments of \$5,000; not to exceed \$250,000. Amounts over \$25,000 are subject to evidence of insurability.</p> <p>Child: up to 100% of employee coverage amount not to exceed \$10,000. The maximum death benefit for a child between the ages of live birth and six months is \$1,000.</p>
How do I apply?	Please see your plan administrator.
Can I be denied coverage?	<p>Current employees: If you and your eligible dependents are enrolled in the plan and wish to increase your life insurance coverage, you may apply anytime during the year. Evidence of insurability is required for any amount applied. You can also change your coverage during an annual enrollment period for any amount of additional coverage up to \$150,000 for yourself and any amount of additional coverage up to \$25,000 for your spouse. Any life insurance coverage over the guaranteed amount(s) will be subject to answers to health questions.</p> <p>If you and your eligible dependents are not currently enrolled in the plan, you may apply for coverage only during an annual enrollment period and will be required to answer health questions for any amount of coverage.</p> <p>New employees: To apply for coverage, complete your enrollment within 31 days of your eligibility period. If you apply for coverage after 31 days, or if you choose coverage over the amount you are guaranteed, 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.</p>
When is coverage effective?	<p>Please see your plan administrator for your effective date.</p> <p>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.</p> <p>For your dependent spouse and children, insurance coverage will be delayed if that dependent is totally disabled on the date that insurance would otherwise be effective. Totally disabled means that as a result of an injury, sickness or disorder, your dependent spouse and children: are confined in a hospital or similar institution; are 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; are cognitively impaired; or have a life-threatening condition. Exception: Infants are insured from live birth.</p>



How much does the coverage cost?

Term life

Age band	Employee rate per \$1,000	Spouse rate per \$1,000
<25	.063	.063
25-29	.09	.09
30-34	.099	.099
35-39	.135	.135
40-44	.198	.198
45-49	.297	.297
50-54	.576	.576
55-59	1.035	1.035
60-64	1.26	1.26
65-69	2.196	2.196
70-74	3.753	3.753
75+	3.753	3.753

Child life monthly rate is .10 per \$1,000. One life premium covers all children.

Term life calculation worksheet

Coverage amount		Increment		Rate		Monthly cost	
Employee	\$	÷	\$1,000	X	\$	=	\$
Spouse	\$	÷	\$1,000	X	\$	=	\$
Children	\$	÷	\$1,000	X	\$	=	\$

Your rate is based on your age as of July 1 — your coverage-anniversary date. Insurance age is calculated by subtracting your year of birth from the year your coverage becomes effective or the current anniversary date.

Spouse rate is based on employee’s insurance age.

Do my life insurance benefits decrease with age?

Coverage amounts will reduce according to the following schedule:

Age:	Insurance amount reduces to:
65	65% of original amount
70	45% of original amount
80	20% of original amount

Coverage may not be increased after a reduction.

Is the coverage portable (can I keep it if I leave my employer)?

If you retire, reduce your hours or leave your employer, you can continue coverage for yourself your spouse and your dependent children at group rates. Portability is not available for people who have a medical condition that could shorten their life expectancy — but they may be able to convert their term life policy to an individual life insurance policy.

Are there any life insurance exclusions or limitations?

Life insurance benefits will not be paid for deaths caused by suicide within the first 24 months after the date your coverage becomes effective. If you increase or add coverage, these enhancements will not be paid for deaths caused by suicide within the first 24 months after you make these changes.

Will my premiums be waived if I'm disabled?	If you become disabled (as defined by your plan) and are no longer able to work, your life premium payments will be waived until your disability period ends.
When does my coverage end?	<p>You and your dependents' coverage under the Summary of Benefits ends on the earliest of:</p> <ul style="list-style-type: none"> • the date the Summary of Benefits 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. <p>In addition, coverage for any one dependent will end on the earliest of:</p> <ul style="list-style-type: none"> • the date your coverage under a plan ends; • the date your dependent ceases to be an eligible dependent; • for a spouse, the date of a divorce or annulment. ; • for dependent coverage, the date of your death. <p>Unum will provide coverage for a payable claim that occurs while you and your dependents are covered under the policy or plan.</p>

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 C.FP-1 et al or contact your Unum representative.

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