



# ESC Region 11 Benefits Cooperative

## EMPLOYER PAID LIFE AND AD&D BENEFITS AT A GLANCE

**Unum is your Life Insurance Carrier. Your benefits are outlined below.**

### BASIC GROUP TERM LIFE AND AD&D

All full time active employees working at least 17.5 hours each week are eligible for Basic Group Life and Accidental Death and Dismemberment (AD&D). *Life and AD&D benefits reduce to 65% at age 70; and 50% at age 75.*

		Coverage is equal to the following
Option 1	Option Based on Employer Schools	\$10,000
Option 2	Option Based on Employer Schools	\$30,000
Option 3	Option Based on Employer Schools	\$40,000
Option 4	Option Based on Employer Schools	\$50,000

**Your Basic Group Term Life Insurance automatically includes:**

**Life Planning Financial & Legal Resources:** This personalized financial counseling service provides expert, objective financial counseling to survivors and terminally ill employees at no cost to you. This service is also extended to you upon the death or terminal illness of your covered spouse.

**Work/Life Balance Employee Assistance Program:** Work-life balance is a comprehensive resource providing access to professional assistance for a wide range of personal and work-related issues.

**Worldwide Emergency Travel Assistance Services:** Whether your travel is for business or pleasure, our worldwide emergency travel assistance program is there to help you when an unexpected emergency occurs.

**Waiver of Premium:** Life insurance premiums will be waived for insured employees who become disabled prior to a specified age, and who remain disabled during an elimination period.

**Accelerated Death Benefit:** Pays a portion of the insured employee's or dependent's Life benefit in the event the insured employee or dependent becomes terminally ill and the employee's or dependent's life expectancy has been reduced to less than 12 months. The employee's or dependent's death benefit will be reduced by the Accelerated Life Benefit paid.

**Portability Privilege:** Allows an insured employee and their dependents to elect portable coverage at group rates, if the employee terminates employment, reduces hours or retires from the employer. Employees and their dependents are not eligible for portable coverage if they have an injury or sickness, under the terms of this plan, that has a material effect on life expectancy.

**Conversion Privilege:** When an insured employee's group coverage ends, employees and their dependents may convert their coverage to individual life policies without providing evidence of insurability.

**See contract for additional plan and coverage details.**