



West Texas Public Schools EBC Basic Life and AD&D Insurance Plan Highlights

Who is eligible for this coverage?	All actively employed employees working at least 15 hours each week for your employer in the U.S.
What is the coverage amount?	<p>Life Coverage: Your employer is providing you with either \$10,000, \$20,000, \$30,000, \$40,000 or \$50,000</p> <p>AD&D Coverage: Your employer is providing you with either \$10,000, \$20,000, \$30,000, \$40,000 or \$50,000</p>
Is it portable (can I keep it if I leave my employer)?	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.
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. The financial consultants are master level consultants. They will help develop strategies needed to protect resources, preserve current lifestyles and build future security. At no time will the consultants offer or sell any product or service.
When is coverage effective?	<p>Your coverage will become effective the first of the month following the date you become eligible.</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>
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).
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 after a 9 month waiting period.
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	<p>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)</p> <p>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.</p>



<p>What does my AD&D insurance pay for?</p>	<p>The full benefit amount is paid for loss of:</p> <ul style="list-style-type: none"> - Life - Both hands or both feet or sight of both eyes - One hand and one foot - One hand and the sight of one eye - Speech and hearing 						
<p>Do my life insurance benefits decrease with age?</p>	<p>Coverage amounts will reduce according to the following schedule:</p> <table border="0" style="width: 100%;"> <tr> <td style="width: 30%;">Age:</td> <td>Insurance amount reduces to:</td> </tr> <tr> <td>65</td> <td>65% of original amount</td> </tr> <tr> <td>70</td> <td>50% of original amount</td> </tr> </table> <p>Coverage may not be increased after a reduction.</p>	Age:	Insurance amount reduces to:	65	65% of original amount	70	50% of original amount
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<p>Does this plan include help with work-life balance?</p>	<p>Yes. Our work-life balance employee assistance program (EAP) provides professional advice for a wide range of personal and work-related issues. The service is available to you and your family members 24 hours a day, 365 days a year. It provides resources to help you find solutions to everyday issues — such as financing a car or selecting child care — as well as more serious problems, such as alcohol or drug addiction, divorce or relationship problems. There is no additional charge for using the program, and you do not have to have filed a disability claim or be receiving benefits to use the program.</p>						

The work-life balance employee assistance program is provided by Ceridian Corporation and is available with selected Unum insurance offerings. Exclusions, limitations and prior notice requirements may apply, and service features, terms and eligibility criteria are subject to change. The service is not valid after termination of coverage and may be withdrawn at any time. Please contact your Unum representative for full details.

The policy provisions may vary or not be available in all states. The policy has exclusions and limitations which may affect any benefits payable. For complete details of coverage, please refer to Policy Form C.FP-1 et al or contact your Unum representative.

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

In NY, underwritten by First Unum Life Insurance Company, New York, New York

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