



## Texarkana Independent School District Flex Life and AD&D Insurance Plan Highlights

Who is eligible for this coverage?	All Full-Time actively at work employees working at least 30 hours each week.
Who pays for the coverage?	Base Plan is paid by the District. Buy-Up Plan is paid by Employee. Dependent Coverage is paid by Employee.
What are the Employee Life/AD&D coverage amounts?	Employer Funded Base Life/AD&D Benefit: 1 x annual salary (rounded to the next higher \$1,000) to an overall maximum of \$160,000.  Employee Funded Buy-Up Life/AD&D Plan: Additional Life/AD&D coverage can be purchased equal to the lesser of 7 x annual salary (in increments of \$10,000) to an overall Life/AD&D maximum of \$750,000.  Overall combined Base and Buy-Up maximum is \$910,000.
What are the Spouse and Child Life/AD&D coverage amounts?	Spouse Life/AD&D: \$5,000 increments up to a maximum of \$250,000 can be purchased. This amount is not to exceed the lesser of 50% of the employee Life amount or \$10,000.  Child: \$500 death benefit for the ages between live birth and 14 days \$10,000 death benefit for 14 days +  Child Age Limit: 26  Note: The amount of Life Insurance for a dependent will not be more than 50% of the employee additional Life amount. The employee must be covered for additional Life insurance in order to insure dependents for Life insurance.
Can I be denied coverage?	<b>Current employees:</b> If you and your Spouse are enrolled in the buy-up plan and wish to increase your life insurance coverage, you may apply for an increase of up to 2 benefit levels (benefit level for Employee is \$10,000 and benefit level for Spouse is \$5,000) without answering medical questions. Any life insurance coverage requested over the 2-benefit level increase will be subject to answers to health questions.  <b>New employees:</b> To apply for coverage, complete your enrollment within 31 days of your eligibility period. If you elect to purchase additional life coverage during your initial eligibility period, you may apply for any amount of coverage (within you and your spouse plan maximums) up to \$200,000 for yourself and up to \$50,000 for your spouse, without answering any medical questions. 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.
When is coverage effective?	Please see your plan administrator for your effective date.  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>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, a sickness, or disorder your dependent spouse and children: are confined in a hospital or similar institution; are confined at home under the care of a physician for a sickness or injury; or your spouse has a life-threatening condition. Exception: Infants are insured from live birth.</p>						
<p>Do my life insurance benefits decrease with age?</p>	<p>Coverage amounts will reduce according to the following schedule:</p> <table border="0"> <tr> <td>Age:</td> <td>Insurance amount reduces to:</td> </tr> <tr> <td>70</td> <td>67% of original amount</td> </tr> <tr> <td>75</td> <td>50% of original amount</td> </tr> </table> <p>Coverage may not be increased after a reduction.</p>	Age:	Insurance amount reduces to:	70	67% of original amount	75	50% of original amount
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<p>Is the coverage portable (can I keep it if I leave my employer)?</p>	<p>If you retire, reduce your hours or leave your employer, you can continue coverage for yourself your spouse and your dependent children at the group rate. 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.</p>						
<p>Are there any life insurance exclusions or limitations?</p>	<p>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.</p>						
<p>Will my premiums be waived if I'm disabled?</p>	<p>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. Life insurance premiums will be waived for insured employees who become totally disabled from any occupation prior to age 60, and who remain disabled during the elimination period of 9 months. Life insurance premium waiver terminates at age 70.</p>						
<p>What does my AD&amp;D insurance pay for?</p>	<p>The full benefit amount is paid for loss of:</p> <ul style="list-style-type: none"> <li>• life;</li> <li>• both hands or both feet or sight of both eyes;</li> <li>• one hand and one foot;</li> <li>• one hand or one foot and the sight of one eye;</li> <li>• speech and hearing.</li> </ul> <p>Other losses may be covered as well. Please contact your plan administrator.</p>						
<p>Are there any AD&amp;D exclusions or limitations?</p>	<p>Accidental death and dismemberment benefits will not be paid for losses caused by, contributed to by, or resulting from:</p> <ul style="list-style-type: none"> <li>• disease of the body; diagnostic, medical or surgical treatment or mental disorder as set forth in the latest edition of the Diagnostic and Statistical Manual of Mental Disorders (DSM);</li> <li>• suicide, self-destruction while sane, intentionally self-inflicted injury while sane or self-inflicted injury while insane;</li> <li>• war, declared or undeclared, or any act of war;</li> <li>• active participation in a riot;</li> <li>• committing or attempting to commit a crime under state or federal law;</li> <li>• the voluntary use of any prescription or non-prescription drug, poison, fume or other chemical substance unless used according to the prescription or</li> </ul>						

	<p>direction of your or your dependent’s doctor. This exclusion does not apply to you or your dependent if the chemical substance is ethanol;</p> <ul style="list-style-type: none"> <li>• intoxication – “being intoxicated” means you or your dependent’s blood alcohol level equals or exceeds the legal limit for operating a motor vehicle in the state or jurisdiction where the accident occurred.</li> </ul>
<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>
<p>When does my coverage end?</p>	<p>You and your dependents’ coverage under the Summary of Benefits ends on the earliest of:</p> <ul style="list-style-type: none"> <li>• the date the policy or plan is cancelled;</li> <li>• the date you no longer are in an eligible group;</li> <li>• the date your eligible group is no longer covered;</li> <li>• the last day of the period for which you made any required contributions;</li> <li>• 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.</li> </ul> <p>In addition, coverage for any one dependent will end on the earliest of:</p> <ul style="list-style-type: none"> <li>• the date your coverage under a plan ends;</li> <li>• the date your dependent ceases to be an eligible dependent;</li> <li>• for a spouse, the date of a divorce or annulment. ;</li> <li>• for dependent coverage, the date of your death.</li> </ul> <p>Unum will provide coverage for a payable claim that occurs while you and your dependents are covered under the policy or plan.</p>

How much does the coverage cost?

**Additional Term Life/AD&D**

<b>Age band</b>	<b>Employee rate per \$10,000</b>	<b>Spouse rate per \$5,000</b>
<25	\$0.40	\$0.20
25-29	\$0.40	\$0.20
30-34	\$0.50	\$0.25
35-39	\$0.80	\$0.40
40-44	\$1.00	\$0.50
45-49	\$1.50	\$0.75
50-54	\$2.30	\$1.15
55-59	\$4.20	\$2.10
60-64	\$5.80	\$2.90
65-69	\$10.50	\$5.25
70-74	\$17.00	\$8.50
75+	\$17.00	\$8.50

Child Life/AD&D monthly rate is \$1.50 per \$10,000. One life premium covers all children.

Your rate and your Spouse's rate are based on the Employee's insurance age, which is your age immediately prior to and including the anniversary/effective date.

The work-life balance employee assistance program, provided by Ceridian Corporation, 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.

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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