



Hurst-Euless-Bedford Independent School District Voluntary Life/AD&D Insurance Plan Highlights Policy Number 657076

Who is eligible for this coverage?	All actively employed employees working at least 20 hours each week for your employer in the U.S. and their eligible spouses and children (up to age 26).
What are the Life coverage amounts?	<p>Employee: up to 5 times salary in increments of \$10,000; not to exceed \$500,000.</p> <p>Spouse: up to 100% of employee coverage amount in increments of \$5,000; not to exceed \$75,000.</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 \$500.</p>
What are the AD&D coverage amounts?	<p>Employee: up to 10 times salary in increments of \$10,000; not to exceed \$500,000.</p> <p>Spouse: 50% of employee coverage amount; not to exceed \$250,000.</p> <p>Child: 15% of employee coverage amount; not to exceed \$30,000.</p> <p>Spouse & Child: Spouse 40% of employee coverage amount and Child 10% of employee coverage amount; not to exceed \$30,000.</p> <p>Note: You may purchase AD&D coverage for yourself regardless of whether you purchase term life coverage. In order to purchase AD&D coverage for your dependents, you must buy coverage for yourself.</p>
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 on or before the enrollment deadline for any amount of additional coverage up to \$300,000 for yourself and any amount of additional coverage up to \$50,000 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 on or before the enrollment deadline 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.</p>
How do I apply?	Please see your plan administrator.
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 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>



How much does the coverage cost?

Term Life rate chart

Age band	Employee rate per \$10,000	Spouse rate per \$5,000
<20	\$0.24	\$0.12
20-24	\$0.38	\$0.19
25-29	\$0.40	\$0.20
30-34	\$0.53	\$0.265
35-39	\$0.75	\$0.375
40-44	\$0.95	\$0.475
45-49	\$1.36	\$0.68
50-54	\$2.24	\$1.12
55-59	\$3.96	\$1.98
60-64	\$5.72	\$2.86
65-69	\$10.09	\$5.045
70-74	\$16.15	\$8.075
75-79	\$15.44	\$7.72
80-84	\$15.44	\$7.72
85-89	\$28.44	\$14.22
90-94	\$46.44	\$23.22
95+	\$70.50	\$35.25

Child life monthly rate is \$1.20 for \$10,000. One life premium covers all children.

AD&D rate chart

	AD&D cost	Monthly Cost
Employee	Per \$10,000	\$0.24
Employee & Family	Per \$1,000	\$0.033

Term life calculation worksheet

Coverage amount	Increment	Rate	Monthly cost
Employee \$	÷ \$10,000	X \$	= \$
Spouse \$	÷ \$5,000	X \$	= \$

Anniversary aging:

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

Spouse aging:

Spouse rate is based on employee's insurance age.

AD&D

AD&D calculation worksheet

Coverage amount	Increment	Rate	Monthly cost
Employee \$	÷ \$10,000	X \$0.24	= \$
Employee & Family \$	÷ \$1,000	X \$0.033	= \$

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 the group rate.

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.
What does my AD&D insurance pay for?	<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 or one foot and the sight of one eye; • speech and hearing. <p>Other losses may be covered as well. Please contact your plan administrator.</p>
Does this plan include help with work-life balance?	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.
What else is included with this policy?	<p>Worldwide emergency travel assistance is included with this long term disability plan. Emergency travel assistance is available to you, your spouse* and your dependent children when you travel to any foreign country, including Canada or Mexico. It is also available anywhere in the United States when you travel just 100 or more miles from home.</p> <p>* A spouse traveling on business for his or her employer is not covered by the program.</p>
Are there any AD&D exclusions or limitations?	<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"> • 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); • suicide, self-destruction while sane, intentionally self-inflicted injury while sane or self-inflicted injury while insane; • war, declared or undeclared, or any act of war; • active participation in a riot; • committing or attempting to commit a crime under state or federal law; • the voluntary use of any prescription or non-prescription drug, poison, fume or other chemical substance unless used according to the prescription or direction of your or your dependent's doctor. This exclusion does not apply to you or your dependent if the chemical substance is ethanol; • 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.

<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"> • the date the policy 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>
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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.

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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