



Arlington Independent School District Life and AD&D Insurance Plan Highlights

Who is eligible for this coverage?	All full-time employees working at least 20 hours each week for your employer in the U.S.
What is the coverage amount?	Life Coverage: Your employer is providing you with \$10,000. AD&D Coverage: Your employer is providing you with \$10,000.
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? ¹	Your coverage will become effective the first of the month following the date you become eligible. 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.
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 75% of your life insurance amount up to \$500,000 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 draft for the full amount or for \$250 or more, as needed.
Additional AD&D Benefits	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) 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>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"> <tr> <td>Age:</td> <td>Insurance amount reduces to:</td> </tr> <tr> <td>70</td> <td>35% of original amount</td> </tr> <tr> <td>75</td> <td>55% of original amount</td> </tr> <tr> <td>80</td> <td>70% of the original amount</td> </tr> </table> <p>Coverage may not be increased after a reduction.</p>	Age:	Insurance amount reduces to:	70	35% of original amount	75	55% of original amount	80	70% of the 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 claim or be receiving benefits to use the program.</p>								
<p>What else is included with this policy?</p>	<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>								
<p>Termination of coverage</p>	<p>Your coverage and your dependents' coverage under the policy 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 actively employed (unless coverage is continued due to a covered layoff, leave of absence, 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 dependents, the date of your death Unum will provide coverage for a payable claim that occurs while you and your dependents are covered under the policy or plan. 								

Please refer to the policy for Exclusions and Limitations

¹Delayed Effective Date: If your spouse or child has a serious injury, sickness, or disorder, or is confined, their coverage may not take effect. Payment of premium does not guarantee coverage. Please refer to your policy contract or see your plan administrator for an explanation of the delayed effective date provision that applies to your plan.

*Employees or dependents who have a sickness or injury having a material effect on life expectancy at the time their group coverage ends are not eligible for portability.

The Work-life balance employee assistance program and Life Planning Financial & Legal Resources services, are provided by HealthAdvocate, 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.

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.

Unum complies with state civil union and domestic partner laws when applicable.

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

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