



Victoria Independent School District Base Life/AD&D and Voluntary Life Benefit Overview

Base Life & AD&D	Unum
Eligibility	Full Time Employee working 20+ hours per week.
Life Benefit Amount	\$10,000
AD&D Benefit Amount	\$10,000
Portability & Conversion	Included
Survivor Support	Included
Benefit Reduction Schedule	65% at age 70 and 50% at age 75
Accelerated Death Benefit	50% of the life amount to a to a maximum \$750,000

Voluntary Life & AD&D	Unum
Eligibility	Full Time Employee working 20+ hours per week.
Life & AD&D Benefit Amount	<u>Employee</u> - Up to 5 times annual earnings in increments of \$10,000. <i>Not to exceed \$500,000.</i> <u>Spouse</u> - Up to 100% of employee amount in increments of \$5,000. <i>Not to exceed \$500,000.</i> <u>Child(ren)</u> - Up to 100% of employee amount in increments of \$2,000. <i>Not to exceed \$10,000.</i>
Guarantee Issue	<u>Employee</u> - \$200,000 <u>Spouse</u> - \$50,000 <u>Child</u> - \$10,000
Portability and Conversion	Included
Survivor Support	Included
Benefit Reduction Schedule	65% at age 70 and 50% at age 75
Accelerated Death Benefit	50% of life benefit amount to a maximum of \$750,000

Voluntary Life & AD&D Rates

Age band	Employee & Spouse Monthly rates per \$1,000
<25	\$0.031
25-29	\$0.041
30-34	\$0.060
35-39	\$0.094
40-44	\$0.141
45-49	\$0.216
50-54	\$0.316
55-59	\$0.440
60-64	\$0.549
65-69	\$0.791
70-74	\$1.495
75+	\$4.622
Child life monthly rate is \$0.20 per \$1,000. One life premium covers all eligible children.	

AD&D	Monthly Rate
Employee	\$0.02 per \$1,000
Spouse	\$0.02 per \$1,000
Children	\$0.02 per \$1,000

This plan highlight is a summary provided to help you understand your insurance coverage from Unum. Details may differ from state to state. Please refer to your certificate booklet for your complete plan description. If the terms of this plan highlight summary or your certificate differ from your policy, the policy will govern.