



## East Texas Employee Benefits Cooperative

### Base Life/AD&D and Voluntary Life

### Benefit Overview

Base Life & AD&D	<i>Unum</i>
Eligibility	Full Time Employee working 15+ hours per week.
Life & AD&D Benefit Amount	Minimum \$10,000 benefit to an overall maximum of \$50,000 in increments of \$5,000, varies by District.
Portability & Conversion	Included
Survivor Support	Included
Benefit Reduction Schedule	65% at age 65 and 50% at age 70
Accelerated Death Benefit	100% of life benefit amount

Voluntary Life & AD&D	<i>Unum</i>
Eligibility	Full Time Employee working 15+ hours per week.
Life Benefit Amount	<u>Employee</u> - Up to 7 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 \$10,000. <i>Not to exceed \$500,000.</i> <u>Child(ren)</u> - Up to 100% of employee coverage amount in increments of \$5,000. <i>Not to exceed \$10,000.</i>
AD&D Benefit Amount	<u>Employee</u> - Up to 10 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 \$10,000. <i>Not to exceed \$500,000.</i> <u>Child(ren)</u> - Up to 100% of employee coverage amount in increments of \$5,000. <i>Not to exceed \$10,000.</i>
Life Guarantee Issue	<u>Employee</u> - \$250,000 <u>Spouse</u> - \$50,000 <u>Child</u> - \$10,000
Portability and Conversion	Included
Survivor Support	Included
Benefit Reduction Schedule	65% at age 65 and 50% at age 70
Accelerated Death Benefit	100% of life benefit amount to a maximum of \$250,000

#### Voluntary Life and AD&D Rates

Age band	Employee & Spouse Monthly Life Rates per \$10,000
<25	\$0.37
25-29	\$0.37
30-34	\$0.56
35-39	\$0.65
40-44	\$0.93
45-49	\$1.40
50-54	\$2.14
55-59	\$4.00
60-64	\$6.14
65-69	\$11.07
70-74	\$17.67
75+	\$17.67

Child life monthly rate is \$0.80 per \$5,000. One life premium covers all eligible children.

AD&D	Monthly Rate
Employee	\$0.17 per \$10,000
Spouse	\$0.17 per \$10,000
Children	\$0.085 per \$5,000

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.