

CarToys / Wireless Advocates

Policy #618020

Supplemental Flex Life and AD&D Benefit Summary

<p>Who is eligible for this coverage?</p>	<p>All actively employed employees working at least 30 hours each week for your employer in the U.S. and their eligible spouses and children (up to age 19, or to 26 if they are full-time students).</p>
<p>What are the life coverage amounts?</p>	<p>Employee only Base Plan: Flat benefit amount of \$10,000 funded by your employer. <i>We recognize that you may want more coverage for your family, so we are offering you the opportunity to buy additional life insurance.</i></p> <p>Buy Up Option: Employee: up to 5 times salary in increments of \$10,000; not to exceed \$500,000. Spouse: up to 50% of employee amount in increments of \$5,000; not to exceed \$250,000. Child: up to 50% 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 \$1,000. Benefits will be paid to the employee.</p>
<p>What are the AD&D coverage amounts?</p>	<p>Employee only Base Plan: Flat benefit amount of \$10,000 funded by your employer.</p>
<p>When is coverage effective?</p>	<p>New coverage is effective 7/1/19 or the date your application is approved by underwriting, if health questions were required.</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, 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>

How much does the **buy up** coverage cost?

Term life – Buy up option rates:

Age band	Employee rate per \$1,000	Spouse rate per \$1,000
<25	\$0.090	\$0.090
25-29	\$0.090	\$0.090
30-34	\$0.099	\$0.099
35-39	\$0.126	\$0.126
40-44	\$0.171	\$0.171
45-49	\$0.305	\$0.305
50-54	\$0.530	\$0.530
55-59	\$0.898	\$0.898
60-64	\$1.177	\$1.177
65-69	\$1.270	\$1.270
70-74	\$2.060	\$2.060
75+	\$2.060	\$2.060

Child life monthly rate is \$0.200 per \$1,000. One life premium covers all children.

Term life calculation worksheet

Coverage amount		Increment		Rate		Monthly cost	
Employee	\$	÷	\$1,000	X	\$	=	\$
Spouse	\$	÷	\$1,000	X	\$	=	\$
Children	\$	÷	\$1,000	X	\$	=	\$

Your rate and your spouse rate is based on your age and spouse's age on each plan anniversary.

<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>65</td> <td>65% of original amount</td> </tr> <tr> <td>70</td> <td>35% of original amount</td> </tr> <tr> <td>75</td> <td>25% of original amount</td> </tr> <tr> <td>80</td> <td>15% of original amount</td> </tr> </table> <p>Coverage may not be increased after a reduction.</p>	Age:	Insurance amount reduces to:	65	65% of original amount	70	35% of original amount	75	25% of original amount	80	15% of original amount
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65	65% of original amount										
70	35% of original amount										
75	25% of original amount										
80	15% of original amount										
<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>When can I make changes to my coverage?</p>	<p>You may change your coverage at annual enrollment or if you have a change in status. If you are electing additional coverage after 31 days from your effective date, increasing your additional coverage or if your additional coverage reaches over \$200,000, you will need to complete an evidence of insurability form.</p> <p>You may increase your spouse coverage at annual enrollment or if you have a change in status. If you are electing spouse coverage after 31 days from your effective date or if your total spouse coverage reaches over \$30,000, you will need to complete an evidence of insurability form.</p> <p>You may increase your child coverage at annual enrollment or if you have a change in status. If you are electing child coverage after 31 days from your effective date, you will need to complete an evidence of insurability form.</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.</p>										
<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 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>										
<p>Are there any additional benefits included with my policy?</p>	<ul style="list-style-type: none"> • Seat-Belt/Air Bag Benefit • Education Benefit • Coma Benefit 										
<p>Are there any AD&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"> • disease of the body; • 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 										

	<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"> • 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>

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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