

## Basic Life and AD&D Insurance Supplemental Life and AD&D Insurance

### Town of Florence Summary of Benefits

<b>Am I eligible?</b>	You are eligible if you are an active, part time Firefighter who works at least 30 hours per week on a regularly scheduled basis.
<b>How much company paid Basic Life and AD&amp;D do I have?</b>	Your employer provides, at no cost to you, Employee Basic Life and AD&D Insurance in an amount of \$25,000.  Your employer also provides, at no cost to you, Spouse Basic Life Insurance in an amount of \$2,000. Child(ren) live birth to 6 months Basic Life Insurance in an amount of \$1,000, and Child(ren) 6 months to age 26 Basic Life Insurance in an amount of \$2,000.
<b>How much Employee Supplemental Life and AD&amp;D can I purchase?</b>	You can purchase Supplemental Life and AD&D Insurance in increments of \$10,000, \$10,000 minimum to a \$500,000 maximum. However, coverage cannot exceed 5 times your Annual Earnings. Annual Earnings are defined in UnitedHealthcare's contract with your employer.
<b>How much Spouse Supplemental Life and AD&amp;D can I purchase?</b>	If you elect Employee Supplemental Life and AD&D Insurance for yourself, you may choose to purchase Spouse Supplemental Life and AD&D Insurance in increments of \$5,000, \$5,000 minimum to a maximum of \$100,000. However, coverage cannot exceed 50% of the employee's Supplemental Life and AD&D amount.  You may not elect coverage for your Spouse if they are already covered as an Employee under this policy.
<b>How much Child(ren) Supplemental Life and AD&amp;D can I purchase?</b>	If you elect Supplemental Life and AD&D Insurance for yourself, you may choose to purchase Child(ren)* Supplemental Life and AD&D Insurance in increments of \$1,000, \$1,000 minimum to a maximum of \$10,000 for each child. However, coverage cannot exceed 50% of the employee's Supplemental Life and AD&D amount.  <i>*Eligible Child(ren) are from 14 days to age 26.</i>
<b>What is the highest amount of Supplemental Life I can buy without filling out a medical questionnaire? (Guarantee Issue Limit)</b>	<b><u>Open Enrollment for July 1, 2017:</u></b> <b><i>already have coverage or waived coverage previously:</i></b> <b>Employee-</b> If you have never been denied* employee coverage, you may increase your coverage up to \$130,000. Amounts greater will require evidence of good health/insurability. <b>Spouse-</b> If your Spouse has never been denied* spouse coverage, you may increase that coverage up to \$30,000. Amounts greater will require evidence of good health/insurability. <b>Child(ren)-</b> If your Child(ren) have never been denied* coverage, you may elect up to \$10,000.  <i>* Evidence of Good Health/Insurability is required for any requested amount for anyone previously denied coverage.</i>  <b><u>New Hire:</u></b> <b>Employee-</b> You may elect up to \$130,000. Amounts greater will require evidence of good health/insurability. <b>Spouse-</b> You may elect up to \$30,000. Amounts greater will require evidence of good health/insurability. <b>Child(ren)-</b> You may elect up to \$10,000.  <b><u>Late Entrant (did not enroll within 31 days of initial eligibility):</u></b> For Employee and Spouse coverage, evidence of good health/insurability is required for any requested amount.

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<p><b>What does AD&amp;D provide me?</b></p>	<p>Accidental Death &amp; Dismemberment (AD&amp;D) provides benefits due to certain injuries or death from an accident.* The covered injuries or death can occur up to 180 days after the accident. The AD&amp;D Insurance pays certain percentages of the benefit amount based on the injury sustained. Refer to the certificate of coverage for the complete AD&amp;D Benefit schedule. Coverage includes 10% additional benefit for use of Seatbelt only or Seatbelt and Air Bag for loss of life.</p> <p>Your total benefit for all losses due to the same accident will not be more than 100% of the amount of coverage provided to you. <i>*Some state variations may apply.</i></p>
<p><b>What is a beneficiary?</b></p>	<p>Your beneficiary is a person (or persons) or legal entity (entities) who receives a benefit payment if you die while you are covered under the policy. You, as the employee, must select your beneficiary when you complete your enrollment application; your selection is legally binding. You are automatically the beneficiary for any Spouse or Child(ren) coverage.</p>
<p><b>Are any resources available for beneficiaries?</b></p>	<p><b>Beneficiary Services:</b> Provides beneficiaries with services for grief consultation, financial/legal assistance and referral to community resources. For more information, call <b>866-302-4480</b>. See below for more details.</p>
<p><b>Are there other limitations to enrollment?</b></p>	<p>You must be Actively at Work with your employer on the day your coverage takes effect.</p> <p>This coverage, like most group benefit insurance, requires that a certain percentage of eligible employees participate. If that group participation minimum is not met, the insurance coverage that you have elected may not be in effect.</p>
<p><b>Does my coverage reduce as I get older?</b></p>	<p>Yes, <u>Employee</u> Basic Life and AD&amp;D and Supplemental Life and AD&amp;D coverage reduces to 65% of the face amount at age 65; to 50% of the original amount at age 70. <u>Spouse</u> Supplemental Life and AD&amp;D coverage reduces the same as the employee's. All coverage terminates upon employee's retirement.</p>
<p><b>Do I still pay my Life Insurance premiums if I become disabled?</b></p>	<p>If you become totally disabled before age 60 and your disability lasts for at least 9 months, your Employee Supplemental Life Insurance premium may be waived.</p>
<p><b>What is Accelerated Death Benefit?</b></p>	<p>If you are diagnosed as terminally ill with a 12 month or less life expectancy, you may receive payment of a portion of your Life Insurance. The remaining amount of your Life Insurance would be paid to your beneficiary when you die.</p>
<p><b>Can I keep my Life coverage if I leave my employer?</b></p>	<p>Yes, subject to the contract, you have the option of:</p> <ul style="list-style-type: none"> <li>• Converting your group Life coverage to your own individual policy (policies).</li> <li>• If you leave your employer, Portability is an option that allows you to continue your Supplemental Life Insurance coverage. To be eligible, you must terminate your employment prior to age 70. This option allows you to continue all or a portion of your Life Insurance coverage under a separate Portability term policy. Portability is subject to a minimum of \$5,000 and a maximum of \$500,000 and does include coverage for your Spouse and Children. You must elect portability for your own coverage in order to elect portability for your Spouse and or Children. To elect Portability, you must apply and pay the premium within 30 days of the termination of your Life Insurance.</li> </ul> <p>Dependent Spouse Portability is subject to a maximum of \$100,000.</p> <p>Dependent Child Portability is subject to a maximum of \$10,000.</p>

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**LIFE AND AD&D COST SUMMARY (Current Monthly Rates)**

<b>Basic Life and AD&amp;D – Employee</b>	100% Company Paid
<b>Supplemental Life and AD&amp;D</b> Employee and Spouse Spouse rate based on spouse's age	<b>Current Monthly Rates per \$1,000 of benefit</b>
	<b><u>Age Range</u></b> <b><u>Rate</u></b>
	Ages less than 25                      \$0.113
	Ages 25-29                              \$0.113
	Ages 30-34                              \$0.135
	Ages 35-39                              \$0.160
	Ages 40-44                              \$0.220
	Ages 45-49                              \$0.339
	Ages 50-54                              \$0.522
	Ages 55-59                              \$0.879
	Ages 60-64                              \$1.340
Ages 65-69                              \$2.359	
Ages 70-74                              \$4.914	
Ages 75+                                 \$4.914	
<b>Supplemental Life and AD&amp;D – Child(ren)</b>	\$0.23 per \$1,000 of benefit

*Premium Calculation Samples*

**Supplemental Life and AD&D**

- Employee, age 36:  $\$100,000 \times \$0.160 = \$16,000 \div \$1,000 \times 12 \div 24 = \$8.00$  Semi-Monthly
- Spouse, age 38:  $\$20,000 \times \$0.160 = \$3,200 \div \$1,000 \times 12 \div 24 = \$1.60$  Semi-Monthly
- Child(ren):  $\$10,000 \times \$0.23 = \$2,300 \div \$1,000 \times 12 \div 24 = \$1.15$  Semi-Monthly

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### Important Details

#### Exclusions:

AD&D Insurance does not cover losses caused by or contributed by:

Disease, bodily or mental infirmity, suicide or intentionally self-inflicted injury, commission of an assault or felony, war, use of any drug unless prescribed by physician, driving while intoxicated, engaging in any hazardous activities, or travel in a private aircraft.\*

Other exclusions may apply depending upon your coverage. Once a group policy is issued to your employer, a certificate of coverage will be available to explain your benefits in detail.

As is standard with most term life Insurance, this Insurance coverage includes certain limitations and exclusions:

- Death by suicide (two years)\*.

\* *Some state variations may apply*

#### Value-Added Services (All features may not apply. Some states may have restrictions.)

**Beneficiary Services:** Provides beneficiaries with services for grief consultation, financial/legal assistance and referral to community resources. **For more information, call 866-302-4480.**

- Toll-free line available 24/7 as well as referrals for face-to-face counseling. Specialists provide in-depth consultation, information and referral to community resources such as grief support groups. Includes access to a national network of credentialed clinicians for grief and loss counseling. Beneficiaries receive two complimentary sessions.\*\*
- Financial and Legal Services. Telephonic access to financial consultants for assistance with financial decision-making. Includes access to a network of 22,000 attorneys for either a 30-minute telephonic or an in-person consultation. Clients may retain the same attorney for representation at a discounted rate. CLC, Inc. provides access to legal services.
- Communication Support. We provide a "Beneficiary Kit" with informational resources to help beneficiaries with the emotional and financial process that follows the loss of a loved one.

**Wealth Management Account:** An enhanced benefit payment process. Life claim proceeds in excess of \$5,000 will automatically be deposited into an OptumBank Wealth Management Account (WMA). Beneficiaries receive an FDIC-insured, beneficiary-owned, interest earning account with convenient access to their claim proceeds via debit card or checkbook.\*\*\*

\*\*Beneficiary Services offered thru United Behavioral Health, a company of UnitedHealth Group.

\*\*\*Eligibility for automatic deposit into an OptumHealth Bank Wealth Management Account is subject to qualifying conditions evaluated by OptumHealth Bank and UnitedHealthcare Specialty Benefits at the time of claim review to include limited availability in certain states. For more information please contact your Specialty Benefits representative. OptumHealth Bank, Member FDIC, is part of the financial services unit of OptumHealth, a health and wellness company serving more than 60 million people. OptumHealth is a UnitedHealth Group (NYSE:UNH) company.

UnitedHealthcare Life and Disability products are provided by UnitedHealthcare Insurance Company; Unimerica Insurance Company; and in California by Unimerica Life Insurance Company; and in New York by Unimerica Life Insurance Company of New York. Texas Coverage is provided on Form LASD-POL-TX (05/03), Form UHCLD-POL 2/2008-TX, or UICLD-POL-TX 4/5. UnitedHealthcare Insurance Company is located in Hartford, CT; Unimerica Insurance Company and Unimerica Life Insurance Company in Milwaukee, WI; Unimerica Life Insurance Company of NY in New York, NY.

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