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**New Haven Youth and Family Services  
Policy # 201619**

Please read carefully the following description of your Unum Term Life and AD&D insurance plan.

**Your Plan**

***Eligibility***

All active full-time employees working at least 20 hours each week and their eligible spouses and children (up to age 19, or 25 if they are full-time students).

***Coverage Amounts***

Your Term Life and AD&D coverage options are:

Employee: Up to 5 times salary in increments of \$10,000.

*Not to exceed \$300,000.*

*You may purchase AD&D coverage for yourself regardless of whether you purchase Term Life coverage.*

Spouse: Up to 50% of employee amount in increments of \$5,000.

*Not to exceed \$150,000. Benefits will be paid to the employee.*

Child: Up to 50% of employee coverage amount in increments of \$2,000.

*Not to exceed \$10,000.*

*The maximum death benefit for a child between the ages of live birth and 6 months is \$1000. Benefits will be paid to the employee.*

**Note:** In order to purchase Life coverage for your dependents, you must buy Life coverage for yourself. You may purchase AD&D coverage for your dependents, even if you do not purchase it for yourself.

Coverage amount(s) will reduce at age 70 according to the following schedule:

*Insurance Amount Reduces to:*

Employee: lesser of \$30,000 or 1x salary

Spouse: lesser of \$15,000 or 50% of employee amount

Coverage may not be increased after a reduction.

## ***Voluntary Term Life Insurance and AD&D Coverage Highlights (Continued)***

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### ***Guarantee Issue***

**Current Employees:** If you and your eligible dependents are enrolled in the plan you may increase your coverage at any time during the year for any amount of additional coverage. Any increase in your coverage will be subject to evidence of insurability. However, you may wait until the next annual enrollment and only coverage over the Guarantee Issue amounts will be subject to evidence of insurability.

If you and your eligible dependents are not currently enrolled in the plan, you may apply for coverage at any time during the year. You will be required to furnish evidence of insurability for any amount of coverage.

**New Hires:** If you and your eligible dependents enroll within 31 days of your eligibility date, you may apply for any amount of coverage up to \$100,000 for yourself and any amount of coverage up to \$50,000 for your spouse. Any coverage over the Guarantee Issue amount(s) will be subject to evidence of insurability.

If you and your eligible dependents do not enroll within 31 days of your eligibility date, you can apply for coverage at any time during the year. However, you will be required to furnish evidence of insurability for the entire amount of coverage.

If you and your eligible dependents enroll within 31 days of your eligibility date, and later, wish to increase your coverage, you may increase your coverage, with evidence of insurability, at any time during the year. However, you may wait until the next annual enrollment and only coverage over the Guarantee Issue amount(s) will be subject to evidence of insurability.

Please see your Plan Administrator for your eligibility date.

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## Voluntary Term Life Insurance and AD&D Coverage Highlights (Continued)

### Term Life Coverage Rates

Rates shown are your Monthly deduction:

A tobacco user is defined as anyone who currently uses or has used a tobacco product within the last 12 months.

Age Band	Employee per \$10,000		Spouse per \$5,000	Child per \$2,000
	Non- Tobacco	Tobacco		
- 24	\$.890	\$1.560	\$.540	\$.470
25-29	\$.890	\$1.560	\$.540	
30-34	\$.970	\$1.830	\$.650	
35-39	\$1.280	\$2.680	\$1.010	
40-44	\$2.010	\$4.520	\$1.720	
45-49	\$3.420	\$7.910	\$2.860	
50-54	\$5.970	\$13.730	\$4.580	
55-59	\$10.070	\$21.640	\$6.360	
60-64	\$14.570	\$28.170	\$9.040	
65-69	\$24.380	\$42.370	\$13.500	
70-74	\$38.370	\$59.400	\$22.490	
75+	\$102.550	\$129.780	\$54.920	

NOTE: The premium paid for child coverage is based on the cost of coverage for one child, regardless of how many children you have.

NOTE: Your rate will increase as you age and move to the next age band.

### AD&D Coverage Rates

	AD&D Cost Per:	Monthly Rate
Employee:	\$10,000	\$.285
Spouse:	\$ 5,000	\$.150
Child:	\$ 2,000	\$.070

### Insurance Age

Your rate is based on your insurance age. To calculate your insurance age, subtract your year of birth from the year your coverage becomes effective.

To calculate your cost, complete the following by selecting your coverage amount and rate (based on your insurance age).

### Term Life Calculation Worksheet

	Coverage Amount	Increment	Rate	=	Monthly Cost
Employee	\$ _____	÷ \$10,000 x	\$ _____	=	\$
Spouse	\$ _____	÷ \$ 5,000 x	\$ _____	=	\$
Children	\$ _____	÷ \$ 2,000 x	\$ _____	=	\$
<b>Total Monthly Cost</b>				<b>=</b>	<b>\$</b>

### AD&D Calculation Worksheet

	Coverage Amount	Increment	Rate	=	Monthly Cost
Employee	\$ _____	÷ \$10,000 x	\$ _____	=	\$
Spouse	\$ _____	÷ \$ 5,000 x	\$ _____	=	\$
Children	\$ _____	÷ \$ 2,000 x	\$ _____	=	\$
<b>Total Monthly Cost</b>				<b>=</b>	<b>\$</b>

## ***Voluntary Term Life Insurance and AD&D Coverage Highlights (Continued)***

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### **Additional Benefits**

#### ***Survivor Financial Counseling Services***

This personalized financial counseling service provides expert, objective financial counseling to survivors and terminally ill employees at no cost to them. This service is also extended to employees upon the death or terminal illness of their covered spouse. The financial counselors, all highly trained attorneys, help develop strategies needed to protect resources, preserve current lifestyles, and build future security. At no time will the counselor offer or sell any product or service.

#### ***Portability***

If your employment terminates for any reason other than an injury or sickness, you can take this coverage with you according to the terms outlined in the contract.

#### ***Accelerated Benefit***

If you become terminally ill and are not expected to live more than twelve months, you may request up to 50% of your life insurance amount up to \$50,000, 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). This feature also applies to your covered dependents.

#### ***Waiver of Premium***

If you become disabled (as defined by your plan) and are no longer able to work, your Life coverage premium payments – as well as premiums for your spouse and dependents – will be waived during the period of disability.

#### ***Unum Security Account***

Benefits of \$10,000 or more are paid through the Unum Security Account. This interest bearing account will be established in the beneficiary's name. He or she can then withdraw money at any time for \$250 or more, up to the full amount, as needed.

### **Limitations/Exclusions/ Termination of Coverage**

#### ***Suicide Exclusion***

Life benefits will not be paid for deaths caused by suicide in the first 24 months after your effective date of coverage.

No increased or additional benefits will be payable for deaths caused by suicide occurring within 24 months after the day such increased or additional insurance is effective.

#### ***AD&D Benefit Exclusions***

AD&D benefits will not be paid for losses caused by, contributed to by, or resulting from:

- Disease of the body, mental infirmity or diagnostic, medical or surgical treatment;
  - 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 an assault or a felony;
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## ***Voluntary Term Life Insurance and AD&D Coverage Highlights (Continued)***

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- Voluntary use of any controlled substance. (This is defined in Title II of the Comprehensive Drug Abuse Prevention and Control Act of 1970 and all amendments.) This exclusion will not apply if the controlled substance is prescribed for the individual by a physician;
  - The presence of that percentage of alcohol in the individual's blood which raises a presumption that he was under the influence of alcohol. The blood-alcohol level which raises this presumption is governed by the laws of the state in which the event occurred;
  - Travel or flight in any vehicle or device for aerial navigation, including boarding or alighting from it while being used for test or experimental purposes; the individual is operating, learning to operate, or serving as a member of the crew; being operated by, or for, or under the direction of any military authority. (This exclusion does not apply to transport type aircraft operated by the Military Airlift Command of the United States; or similar air transport service of any other country.);
  - Travel or flight in any aircraft or device for aerial navigation, including boarding or alighting from it, owned or leased by, or on behalf of the employer;
  - Bacterial infection. This exclusion does not apply when the bacterial infection is due directly to an accidental cut or wound;
  - Service on full-time active duty in the Armed Forces of any country or international authority.
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## ***Voluntary Term Life Insurance and AD&D Coverage Highlights (Continued)***

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### ***Termination of Coverage***

Your coverage and your dependents' coverage under the Summary of Benefits ends on the earliest of:

- the date the policy is terminated;
- the date the employee is no longer in an eligible class;
- the date the employer's coverage under the policy terminates;
- the date the employee's class is no longer included for insurance;
- the end of the period for which the last required employee contribution for the employee's insurance has been paid; or
- the date the employee's employment terminates. The employee's employment will be considered terminated if he ceases active employment.

The employer must not discriminate unfairly among employees in similar situations.

Dependent coverage will end on the earliest of:

- the date the employee's insurance is terminated;
  - the date the policy is terminated;
  - the date the employer's coverage under the policy is terminated;
  - the date the employee is no longer in a class eligible for dependent insurance;
  - for AD&D insurance, the date the employee's class is no longer included for employee AD&D insurance;
  - the date the employee no longer has any dependents;
  - the end of the period for which the last required employee contribution for the employee's dependent insurance has been paid;
  - the date the employee is no longer insured for dependent insurance; or
  - the date the dependent loses status as a dependent.
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## ***Voluntary Term Life Insurance and AD&D Coverage Highlights (Continued)***

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### **Next Steps**

#### ***How to Apply for Coverage***

**New hires:** To apply for coverage, complete your enrollment form within 31 days of your eligibility date. Please see your Plan Administrator for your eligibility date. If you choose coverage over the Guarantee Issue amount, you will need to complete a medical questionnaire which you can get from your Plan Administrator.

**Employees and dependents not currently enrolled:** You may apply for coverage at any time for yourself and your dependents, but if you apply for coverage after your enrollment deadline, you and your dependents will need to complete a medical questionnaire which you can get from your Plan Administrator. You and your dependents may also be required to take certain medical tests at Unum's expense.

**Employees and dependents currently enrolled:** See "How to Make Changes to Current Coverage" below.

#### ***How to Make Changes To Current Coverage***

Each year you will be given the opportunity to purchase additional Life coverage for yourself and your dependents. You may purchase additional Life coverage up to the Guarantee Issue amounts for yourself and your dependents at the annual enrollment without evidence of insurability if you are already enrolled in the plan. Please see your Plan Administrator for date of annual enrollment. Additional Life coverage over the Guarantee Issue amounts will be medically underwritten and will require evidence of insurability and approval by Unum's Medical Underwriters. If you are already enrolled in the plan, you may also increase your coverage with evidence of insurability at any time during the year. The suicide exclusion will apply to any increase in coverage.

#### ***Delayed Effective Date of Coverage***

**Employee:** 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.

**Dependent:** Insurance coverage will be delayed if that dependent is totally disabled on the date that insurance would otherwise be effective. Exception: infants are insured from live birth.

#### ***Questions***

If you should have any questions about your coverage or how to enroll, please contact your Plan Administrator.

This plan highlight is a summary provided to help you understand your insurance coverage from Unum. Some provisions may vary or not be available in all states. 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. For complete details of coverage, please refer to policy form number A.1, et al.

Work-life balance employee assistance program services are provided by Ceridian Corporation. Worldwide emergency travel assistance services are provided by Assist America, Inc. Services are available with selected Unum insurance offerings. Exclusions, limitations and prior notice requirements may apply, and service features, terms and eligibility criteria are subject to change. The services are not valid after termination of coverage and may be withdrawn at any time. Please contact your Unum representative for full details.

Survivor financial counseling services are provided exclusively by The Ayco Company, L.P. The services are subject to availability and may be withdrawn by Unum without prior notice.

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## ***Voluntary Term Life Insurance and AD&D Coverage Highlights (Continued)***

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*Underwritten by:* **Unum Life Insurance Company of America**, 2211 Congress Street, Portland, Maine 04122, [www.unum.com](http://www.unum.com)  
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