



<b>AD&amp;D</b> <b>Employee Basic Coverage</b> Contributions ..... Benefit Amount ..... Waiver of Premium ..... Age Reduction Schedule .....	<b>PROVISIONS QUOTED</b> <b>Full-time Employees</b> Employer pays 100% ..... \$25,000 ..... Not applicable ..... Matches employee life age reduction schedule .....
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<b>Life</b> <b>Additional Benefits</b> <b>Applies to all covered insureds</b> Accelerated Benefit ..... Portability ..... Conversion .....	<b>PROVISIONS QUOTED</b> <b>Full-time Employees</b> 50% of coverage amount, up to \$750,000; 12 months life expectancy ..... Included ..... Included .....
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<b>AD&amp;D</b> <b>Additional Benefits</b> <b>Applies to all covered insureds</b> Airbag/Seatbelt Benefit ..... Repatriation Benefit ..... Exposure and Disappearance Benefit .....	<b>PROVISIONS QUOTED</b> <b>Full-time Employees</b> Airbag – 5% up to \$5,000 Seatbelt – 10% up to \$25,000 ..... \$10,000 ..... Full amount .....
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**THE UNUM DIFFERENCE**

**INNOVATIVE TECH:** Advanced solutions and seamless integrations help make benefits easier, more effective, and better connected to the modern workforce.

**PEOPLE WHO LISTEN:** Experienced service teams provide empathy and expertise when it matters most, supporting employees and helping HR navigate the toughest challenges.

**PURPOSE DRIVEN:** Unum is committed to helping the working world thrive throughout life's moments and bringing that caring spirit to all our communities.

**PLAN INFORMATION**

**Delayed Effective Date:**

Employee:

Insurance coverage will be delayed if the employee is not in active employment because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective.



## GROUP VOLUNTARY TERM LIFE AND AD&D

Coverage Effective Date: January 1, 2026 Rate Guarantee: 3 Years

### VOLUNTARY PREMIUM SECTION

Age Band	Employee Life Monthly Rates per \$1,000	Spouse Life Monthly Rates per \$1,000	Child Life Monthly Rate per \$1,000
15-24	\$0.100	\$0.100	\$0.200*
25-29	\$0.110	\$0.110	
30-34	\$0.160	\$0.160	
35-39	\$0.220	\$0.220	
40-44	\$0.310	\$0.310	
45-49	\$0.500	\$0.500	
50-54	\$0.700	\$0.700	
55-59	\$1.080	\$1.080	
60-64	\$1.380	\$1.380	
65-69	\$1.690	\$1.690	
70-74	\$3.100	\$3.100	
75+	\$10.970	\$10.971	
	<b>Employee AD&amp;D Monthly Rate per \$1,000</b>	<b>Spouse AD&amp;D Monthly Rate per \$1,000</b>	<b>Child AD&amp;D Monthly Rate per \$1,000</b>
	\$0.020	\$0.020	\$0.020*

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

	Employees Eligible for Coverage	Minimum Participation
Voluntary Life	46	In order for the case to be issued, the greater of *10 employees or 20% of the eligible employees must participate in the plan  *Availability down to 5 enrolled lives may be subject to case packaging criteria and other program requirements. Please speak with your UNUM representative for more information



Life Employee Voluntary Coverage	PROVISIONS QUOTED Full-time Employees
Contributions .....	Employee pays 100% .....
Minimum Hours for Eligibility .....	30 hours per week .....
Benefit Amount .....	\$10,000 increments to a maximum of the lesser of 5 X your annual earnings (rounded to the next higher \$10,000) or \$500,000 Minimum benefit amount of \$10,000
Guaranteed Issue Amount .....	\$50,000 .....
Evidence of Insurability Requirements for Increases .....	EOI is required for elected increases over the guaranteed issue amount .....
Evidence of Insurability Requirements for Change in Family Status .....	EOI is required for elected increases over the guaranteed issue amount .....
Waiver of Premium Qualifying Ages .....	Less than age 60 .....
Premium Waiver Benefit Maximum .....	To age 65 .....
Waiver of Premium Elimination Period	9 months .....
Age Reduction Schedule	
First Reduction .....	65% at age 70 .....
Second Reduction .....	50% at age 75 .....

Life Spouse Voluntary Coverage	PROVISIONS QUOTED Full-time Employees
Contributions .....	Employee pays 100% .....
Benefit Amount .....	\$5,000 increments to a maximum of \$500,000 .....
Guaranteed Issue Amount .....	Minimum benefit amount of \$5,000 .....
Evidence of Insurability Requirements for Increases .....	\$15,000 .....
Evidence of Insurability Requirements for Change in Family Status .....	EOI is required for elected increases over the guaranteed issue amount .....
Waiver of Premium .....	EOI is required for elected increases over the guaranteed issue amount .....
Age Reduction Schedule .....	Not applicable .....
	Coverage reduces by the same percentage and at the same time as the employee .....

Life Child Voluntary Coverage	PROVISIONS QUOTED Full-time Employees
Contributions .....	Employee pays 100% .....



<p><b>Life</b> <b>Child Voluntary Coverage</b> <i>continued</i></p> <p>Benefit Amount .....</p> <p>Waiver of Premium .....</p> <p>Child Age Limit .....</p>	<p><b>PROVISIONS QUOTED</b> <b>Full-time Employees</b></p> <p>Live birth to 14 days: \$1,000 14 days to 6 months old: \$1,000 6+ months and older: \$1,000 increments to a maximum of \$10,000</p> <p>Not applicable .....</p> <p>Dependent children are eligible up to age 26 .....</p>
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<p><b>AD&amp;D</b> <b>Employee Voluntary Coverage</b></p> <p>Contributions .....</p> <p>Benefit Amount .....</p> <p>Waiver of Premium .....</p> <p>Age Reduction Schedule .....</p>	<p><b>PROVISIONS QUOTED</b> <b>Full-time Employees</b></p> <p>Employee pays 100% .....</p> <p>\$10,000 increments to a maximum of the lesser of 5 X your annual earnings (rounded to the next higher \$10,000) or \$500,000</p> <p>Minimum benefit amount of \$10,000</p> <p>Not applicable .....</p> <p>Matches employee life age reduction schedule .....</p>
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<p><b>AD&amp;D</b> <b>Spouse Voluntary Coverage</b></p> <p>Contributions .....</p> <p>Benefit Amount .....</p> <p>Age Reduction Schedule .....</p>	<p><b>PROVISIONS QUOTED</b> <b>Full-time Employees</b></p> <p>Employee pays 100% .....</p> <p>\$5,000 increments to a maximum of \$500,000 .....</p> <p>Minimum benefit amount of \$5,000 .....</p> <p>Coverage reduces by the same percentage and at the same time as the employee .....</p>
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<p><b>AD&amp;D</b> <b>Child Voluntary Coverage</b></p> <p>Contributions .....</p> <p>Benefit Amount .....</p> <p>Child Age Limit .....</p>	<p><b>PROVISIONS QUOTED</b> <b>Full-time Employees</b></p> <p>Employee pays 100% .....</p> <p>Live birth to 14 days: \$1,000 .....</p> <p>14 days to 6 months old: \$1,000 .....</p> <p>6+ months and older: \$1,000 increments to a maximum of \$10,000 .....</p> <p>Dependent children are eligible up to age 26 .....</p>
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<p><b>Life</b> <b>Additional Benefits</b> <b>Applies to all covered insureds</b></p> <p>Accelerated Benefit .....</p> <p>Portability .....</p> <p>Conversion .....</p>	<p><b>PROVISIONS QUOTED</b> <b>Full-time Employees</b></p> <p>50% of coverage amount, up to \$750,000; 12 months life expectancy .....</p> <p>Included .....</p> <p>Included .....</p>
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AD&D Additional Benefits Applies to all covered insureds	PROVISIONS QUOTED Full-time Employees
Airbag/Seatbelt Benefit .....	Airbag – 5% up to \$5,000 Seatbelt – 10% up to \$25,000 .....
Repatriation Benefit .....	\$10,000 .....
Exposure and Disappearance Benefit .....	Full amount .....

The amount of Life Insurance for a dependent will not be more than the employee Life amount. The employee must be covered for Life in order to insure dependents for Life.

The amount of AD&D Insurance for a dependent will not be more than the employee AD&D amount. The employee must be covered for AD&D in order to insure dependents for AD&D.

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### PLAN INFORMATION

**Delayed Effective Date:**

Employee:

Insurance coverage will be delayed if the employee is not in active employment because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective.

Spouse:

Your Spouse's Coverage Effective Date will be delayed if your Spouse:

- is an inpatient in a Hospital, Hospice, or other health care facility;
- is confined at home under the care of a Physician.

If your Spouse's Coverage Effective Date is delayed due to the conditions above, your Spouse's coverage will begin on:

- the date your Spouse is no longer an inpatient in a Hospital, Hospice, or other healthcare facility; or
- the date your Spouse is no longer confined at home under the care of a Physician.

Child(ren):

This provision does not apply to Children