



**Term Life and AD&D Insurance  
Flex Coverage Highlights  
Policy # 128121**

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**President & Trustees of Bates College**

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

**Your Plan**

**Eligibility**

All Active Full-time Staff and Faculty Employees who are in positions of .5 Full-time Equivalent Employee (FTE) or more or who are eligible per the terms of an employment contract in effect for them with the Employer, who are U.S. citizens or U.S. residents, and their eligible Spouses/Domestic Partners, and Children up to age 26.

Temporary or seasonal employees are excluded.

**Coverage Amounts**

Employee: Your employer is paying for a Basic Life and AD&D plan equal to 1 times your annual earnings to a maximum of \$400,000.

You may purchase Supplemental Life and/or AD&D coverage equal to 1, 2 or 3 times your annual earnings.

Overall Life/AD&D maximum is \$850,000 (Basic and Supplemental combined).

Spouse: \$10,000 increments to a maximum of \$100,000

*Not to exceed 100% of employee coverage amount.*

Child: \$5,000 increments to a maximum of \$20,000

Live birth to 6 months: \$1,000

6 months to age 26: full benefit

**Note:** You must be insured under the plan in order to elect coverage for your dependents.

AD&D coverage provides additional benefits for an accidental death, and for an accidental dismemberment, as defined in the schedule of benefits (contact your Plan Administrator for additional details).

AD&D Benefit Schedule: The full benefit amount is paid for loss of:

- Life
- Both hands or both feet or sight of both eyes
- One hand and one foot
- One hand and the sight of one eye
- One foot and the sight of one eye
- Speech and hearing

Other losses may be covered as well. Please see your Plan Administrator.

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

Age:	Insurance Amount Reduces to:
70	65% of original amount
75	50% of original amount

Coverage may not be increased after a reduction.

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

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### ***Guarantee Issue***

**Currently enrolled:** During this Annual Enrollment Period, you can elect to keep any current amounts of coverage that you have, or you can elect to increase your coverage. Evidence of insurability is required if:

1. you keep your current coverage amount, but with the increase in your Basic Life maximum from \$50,000 to \$400,000, your current coverage amount exceeds the \$500,000 (Basic and Supplemental combined) Guarantee Issue maximum;
2. you increase your Employee Life coverage by any level, you increase your Spouse Life coverage over the \$30,000 Guarantee Issue maximum, and/or you increase your Child Life coverage over the \$15,000 Guarantee Issue maximum.

**Currently not enrolled:** If you and your eligible dependents did not enroll within 31 days of your date of eligibility, you can apply for coverage during this Annual Enrollment, or within 31 days of a change in status. Evidence of insurability is required for any amount of coverage that you elect.

**Newly eligible:** You may elect supplemental coverage for yourself equal to 1x, 2x or 3x your annual salary and only amounts over the \$500,000 Guarantee Issue maximum (Basic and Supplemental combined) will require evidence of insurability. Also, you can elect Spouse coverage in \$10,000 increments and Child coverage in \$5,000 increments, and only amounts over the \$30,000 Guarantee Issue maximum for your spouse and \$15,000 Guarantee Issue maximum for your children will require evidence of insurability.

If you apply for coverage for yourself or your dependents more than 31 days after your eligibility date, you will be required to furnish evidence of insurability and be approved in order to qualify for Life coverage. AD&D coverage does not require evidence of insurability.

### **Additional Benefits**

#### ***Life Planning Financial & Legal Resources***

This personalized financial counseling service provides expert, objective financial counseling to survivors and terminally ill employees at no cost to you. This service is also extended to you upon the death or terminal illness of your covered spouse. The financial consultants are master level consultants. They will help develop strategies needed to protect resources, preserve current lifestyles, and build future security. At no time will the consultants offer or sell any product or service.

#### ***Portability/Conversion***

If you retire, reduce your hours or leave your employer, you can take this coverage with you according to the Portability provision outlined in the contract; or, you have the option to convert your Term life coverage to an individual whole life insurance policy according to the Conversion provision 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 75% of your life insurance amount up to \$500,000, 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 premium payments will be waived during the period of disability.

#### ***Retained Asset Account***

Benefits of \$10,000 or more are paid through the Unum Retained Asset Account. This interest bearing account will be established in the beneficiary's name. He or

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she can then write a check for the full amount or for \$250 or more, as needed.

### ***Additional AD&D Benefits***

**Education Benefit:** If you or your insured spouse die within 365 days of an accident, an additional benefit is paid to your dependent child(ren). Your child(ren) must be a full-time student beyond grade 12.

**Seat Belt/Air Bag Benefit:** If you or your insured dependent(s) die in a car accident and are wearing a properly fastened seat belt and/or are in a seat with an air bag, an amount will be paid in addition to the AD&D benefit.

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

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

Life benefits for additional life coverage will not be paid for deaths caused by suicide in the first twenty-four 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 or diagnostic, medical or surgical treatment or mental disorder as set forth in the latest edition of the Diagnostic and Statistical Manual of Mental Disorders;
- 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;
- Attempt to commit or commission of a crime;
- The voluntary use of any prescription or non-prescription drug, poison, fume, or other chemical substance unless used according to the prescription or direction of your or your dependent's doctor. This exclusion does not apply to you or your dependent if the chemical substance is ethanol;
- Intoxication. ("Intoxicated" means that the individual's blood alcohol level equals or exceeds the legal limit for operating a motor vehicle in the state or jurisdiction where the accident occurred.)

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

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

- 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
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certificate of coverage;

- For dependent's coverage, the date of your death.

In addition, coverage for any one dependent will end on the earliest of:

- The date your coverage under a plan ends;
- The date your dependent ceases to be an eligible dependent;
- For a spouse, the date of divorce or annulment.

Unum will provide coverage for a payable claim which occurs while you and your dependents are covered under the policy or plan.

### **Next Steps**

#### ***How to Apply***

To apply for coverage during this Annual Enrollment, complete your enrollment form by 01/01/2013.

If the coverage you are applying for requires Evidence of Insurability, you can get an Evidence of Insurability form from your Plan Administrator. You may also be required to take certain medical tests at Unum's expense.

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

Coverage that does not require Evidence of Insurability will become effective on 01/01/2013. Coverage that does require Evidence of Insurability and is approved will become effective on the date of approval. For employees who become eligible after 01/01/2013, please see your Plan Administrator for your effective date.

#### ***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 (except for Sabbatical Leaves, Pre-tenure Leaves, Full-year Unpaid Leaves, or Leaves under a Terminal Year of Retirement Agreement) 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.

"Totally disabled" means that, as a result of an injury, a sickness or a disorder, your dependent is confined in a hospital or similar institution; is unable to perform two or more activities of daily living (ADLs) because of a physical or mental incapacity resulting from an injury or a sickness; is cognitively impaired; or has a life threatening condition.

#### ***Changes to Coverage***

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 or increasing your additional life level of coverage, you will need to complete an evidence of insurability form.

You may increase your ***spouse*** coverage at annual enrollment or if you have a change in status. If you are electing spouse coverage for the first time after 31 days from your eligibility date, or if your total spouse coverage exceeds \$30,000, you will need to complete an evidence of insurability form.

You may increase your ***child*** coverage at annual enrollment or if you have a change

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in status. If your total child coverage exceeds \$15,000, you will need to complete an evidence of insurability form.

### ***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 C.FP-1, et al.

Work-Life Balance Employee Assistance Program, as well as Life Planning Financial & Legal Resources services are provided by Ceridian Corporation. Worldwide Emergency Travel Assistance services are provided by Assist America, Inc., which pays for all services it provides. Medical expenses such as prescriptions or physician, lab or medical facility fees are paid by the employee or the employee's health insurance.

These Ceridian and Assist America 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.

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