Group Term Life/AD&D (Employer Paid) #226711

Polk School District provides group term life for employees, spouses, and children, and accidental death and dismemberment (AD&D) insurance for employees and spouses. This group term life insurance provides financial protection for your beneficiaries. The plan features are listed below.

- **Employee Benefit**: Flat $5,000
- Full Guaranteed Issue amount
- **Spouse Life Benefit**: Flat $1,000
- **Child Life Benefit**: Flat $1,000

Group Life / AD&D Plan Features Include:

- Life Planning Financial and Legal Resources
- Conversion Privilege
- AD&D Education Benefit— 6% or $6,000
- AD&D Repatriation Benefit
- AD&D Seat Belt and Airbag Benefit
- AD&D Exposure and Disappearance Benefit
- Accelerated Benefit
- Employee Life Insurance Premium Waiver
- Portability

Disability Insurance Coverage (Employee Paid) #412108

Disability benefits help protect what you work for. Unum's Group Short Term Disability (STD) insurance can replace a portion of your salary if you become ill or injured and can't work. It can help you cover your expenses and protect your finances at a time when you're not getting a paycheck and have extra medical bills.

Short Term Disability Insurance

- **Employee Benefit**: 60% of weekly earnings to a maximum of $1,250 per week
- **Definition of Disability:** Residual
- **Elimination Period:**
  - **Choice 1**
    - 7 days for disability due to an injury
    - 7 days for disability due to a sickness
  - **Choice 2**
    - 14 days for disability due to an injury
    - 14 days for disability due to a sickness
  - **Choice 3**
    - 30 days for disability due to an injury
    - 30 days for disability due to a sickness
- **Duration of Benefits:** 12 weeks

Group STD Plan Features Include:

- Rehabilitation and Return to Work Assistance Program
- Full Maternity Benefits
- 8 week C-Section Benefit

Voluntary Term Life/ AD&D Insurance

Unum's Group Voluntary Term Life/AD&D Insurance provides employees, spouses and children with the opportunity for an additional safeguard against financial worries.

- As employees, you can purchase from **$10,000 up to 5 times your annual salary to a maximum of $500,000**; spouses can purchase from $5,000 up to 100% of the employee amount with a maximum benefit amount of $250,000; and child coverage from **$5,000** up to **$10,000** (not to exceed 100% of the employee amount).

  *Please note The Child Care Benefit is separate from AD&D. Please see highlight sheet for details.

- Guarantee Issue is equal to, **$200,000** for an Employee and **$25,000** for a Spouse

- If you purchase at least $10,000 of coverage during your initial enrollment then you will be eligible to increase your benefit at any annual enrollment up to $200,000*.

  * If participation requirements are met for the group

Delayed Effective Date of Coverage - Insurance 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.

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

Monthly Rates		
Age	Employee Monthly Rates (per $1,000)	Spouse Monthly Rates (per $1,000)
00-29	$0.057	$0.065
30-34	$0.058	$0.066
35-39	$0.077	$0.069
40-44	$0.108	$0.122
45-49	$0.163	$0.185
50-54	$0.249	$0.283
55-59	$0.400	$0.470
60-64	$0.532	$0.710
65-69	$0.904	$1.206
70-74	$1.606	$2.143
75-99	$6.091	$8.125
AD&D	$0.031 per $1,000	$0.031 per $1,000
Child Monthly Rates	**Life**- $0.150 per $1,000	