



FIVE-TOWN HEALTH ALLIANCE

Life and AD&D Insurance Plan Highlights

Policy number: 908424

Who is eligible for this coverage?	All employees working at least 24 hours each week for your employer in the U.S.
What is the coverage amount?	Your employer is providing you with \$10,000 of Term Life insurance without any health questions. You will also receive \$10,000 of Accidental Death and Dismemberment insurance.
Is it portable (can I keep it if I leave my employer)?	If you retire, reduce your hours or leave your employer, you can continue coverage for yourself, your spouse and your dependent children at the group rate. Portability is not available for people who have a medical condition that could shorten their life expectancy - but they may be able to convert their term life policy to an individual life insurance policy.
When is coverage effective?	Please see your plan administrator for your effective date.
What does my AD&D insurance pay for?	The full benefit amount is paid for loss of: <ul style="list-style-type: none">• Life• Both hands or both feet or sight of both eyes• One hand and one foot• One hand and the sight of one eye• Speech and hearing
Do my Life and AD&D insurance benefits decrease with age?	Coverage amounts 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.

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

The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to your policy or contact your Unum representative.

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