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## Norwich University

### Policy # 910635

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

#### Your Plan

##### *Eligibility*

All employees in active employment and working at least 20 hours each week prior to January 1, 2017 and employee's working at least 30 hours per week on or after January 1, 2017.

##### *Life/Ad&d Coverage Amounts*

##### **All employee's not eligible in another group:**

Your employer is paying for a base Life and AD&D plan of 1 times annual earnings to a maximum of \$370,000.

Your Additional Term Life and Accidental Death & Dismemberment coverage options are:

Employee: Up to 5 times salary in increments of \$10,000.  
*Not to exceed \$500,000. (additional life only)*

*Evidence of insurability is required for amounts over the Guaranteed Issue of \$200,000*

*If electing coverage for the first time during annual enrollment, evidence of insurability is required for the full amount.*

Spouse: Up to 100% of employee amount in increments of \$5,000.  
*Not to exceed \$500,000. Benefits will be paid to the employee.*

*Evidence of insurability is required for amounts over the Guaranteed Issue of \$250,000*

*If electing coverage for the first time during annual enrollment, evidence of insurability is required for the full amount.*

Child: Up to 100% of employee coverage amount in increments of \$2,000.  
*Not to exceed \$10,000.*

*If electing coverage for the first time during annual enrollment, evidence of insurability is required for the full amount.*

*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.*

*To purchase Life coverage for your spouse and/or child, you must purchase Life coverage for yourself.*

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

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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:
65	65% of original amount
70	45% of original amount

Coverage may not be increased after a reduction.

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

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### **Additional Benefits**

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

If you retire, reduce your hours or leave your employer, you can take this coverage with you according to the terms outlined in the contract. However, if you have a medical condition which has a material effect on life expectancy, you will be ineligible to port your coverage. You may also have the option to convert your Term life coverage to an individual life insurance policy.

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

If you become terminally ill and are not expected to live beyond a certain time period as stated in your certificate booklet, you may request up to 100% of your life insurance amount up to \$250,000, 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 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. (Not available in Illinois or New York.)

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

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- 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 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, complete your enrollment form within 31 days of your eligibility date.

**All employees:** If you are applying for additional coverage's for the first time, during annual re-enrollment or a change in status you will need to complete a medical questionnaire which you can get from your Plan Administrator. You may also be required to take certain medical tests at Unum's expense.

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

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 on the date that insurance would otherwise become effective.

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

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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; is receiving or is entitled to receive any disability income from any source due to any sickness or injury; is receiving chemotherapy radiation therapy or dialysis treatment; or has a life threatening condition.

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

At each annual enrollment period or within 31 days of a change in status, you will be given the opportunity to change your coverage. You will be required to provide evidence of insurability and be approved to increase your coverage amounts. Your eligible dependents will be required to provide evidence of insurability and be approved to increase their coverage amounts by more than one level.

### ***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.

Life Planning is provided by Ceridian Incorporated. The services are subject to availability and may be withdrawn by Unum without prior notice.

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.

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