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**Wesleyan University**  
**Policy # 912245**

Please read carefully the following description of your Unum Term Life insurance plan.

**Your Plan**

***Eligibility***

Class 3: Physical Plant and Public Safety Employees who work at least .75 Full-Time Equivalent based on a 40 hour work week in active employment in the United States with the Employer.

***Coverage Amounts***

Employee: Your employer is paying for a base Life plan of 1 times annual earnings to a maximum of \$50,000

You may purchase additional Life coverage equal to 1, 2, 3, 4, 5 times your annual earnings. Overall Life maximum is \$750,000 (additional only).

You may purchase Spouse coverage in \$10,000 units up to a maximum of \$100,000.

You may purchase dependent child life coverage for a \$5,000 benefit with the below benefit Schedule:

Live birth - 14 days: \$1,000  
14 days - 6 months: \$1,000  
6 Months to : \$5,000

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

Age:	Insurance Amount Reduces to:
65	35% of original amount
70	12.25% of original amount

Coverage may not be increased after a reduction.

***Guarantee Issue***

**Current Employees:** If you enroll on or before 01/01/2019, you may apply for any amount of Life insurance coverage up to the lesser of 5 times your annual earnings or \$200,000 for yourself (base and additional combined) without evidence of insurability. For your dependent Spouse the guaranteed issue amount is \$30,000. If you apply for coverage on or after 01/01/2019, or choose coverage above these amounts, you will be required to furnish evidence of insurability and be approved in order to qualify for coverage.

**Employees hired on or after 01/01/2019:** If you enroll within 31 days of your eligibility date, you may apply for any amount of Life insurance coverage up to the lesser of 3 times your annual earnings or \$200,000 for yourself (base and additional combined) without evidence of insurability. If you apply for coverage more than 31 days after your eligibility date, or choose coverage above these amounts, you will be required to provide evidence of insurability and be approved in order to qualify for coverage.

## ***Term Life Insurance Flex Coverage Highlights (Continued)***

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### **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 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 80% 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).

#### ***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.

### **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.

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

Your 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;

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

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## **Term Life Insurance Flex Coverage Highlights (Continued)**

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<b>Effective Date of Coverage</b>	Your coverage will become effective on 01/01/2019. For employees who become eligible after this date, please see your Plan Administrator for your effective date.
<b>Delayed Effective Date of Coverage</b>	<u>Employee:</u> 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.
<b>Questions</b>	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.

*Underwritten by:* **Unum Life Insurance Company of America**, 2211 Congress Street, Portland, Maine 04122, [www.unum.com](http://www.unum.com)  
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