



Voluntary Life Insurance

UnumProvident's customized insurance solutions include voluntary benefits, employee-paid benefits that employers are seeking to meet the growing need employees have to purchase insurance coverage at the work site.

Voluntary Life with AD&D Product Highlights			
Benefit Schedules	"Street ready" plan design for cases <500 lives <ul style="list-style-type: none"> • Increments of \$10,000 up to the lesser of 5x salary or \$500,000 • Increments of \$5,000 up to a maximum of \$500,000** • Increments of \$2,000 up to a maximum of \$10,000** 	Evidence of Insurability	<ul style="list-style-type: none"> • Enrolled EE's can increase coverage anytime w/evidence of insurability • Enrolled EE's can increase coverage up to non-medical max at annual enrollment (Amounts in excess of non-med max require evidence of insurability) • Late enrollees may enroll during annual enrollment period w/ evidence of insurability
Employee			
Spouse			
Child	<ul style="list-style-type: none"> • Also available 		
Multiple of Earnings or Flat Benefit Schedules			
Benefit Schedule Employee AD&D	<ul style="list-style-type: none"> • Must be insured for AD&D for dependent to elect AD&D • EE can elect AD&D w/out electing Life 	Non Medical Maximum Employee	<ul style="list-style-type: none"> • Varies based on case size
Benefit Schedule Dependent AD&D	<ul style="list-style-type: none"> • AD&D schedule must match Life schedule • Dependent AD&D subject to the same 50%/100% state restrictions as Life • Variety of AD&D exclusions; Loss schedules; Optional Benefits 	Minimum participation	<ul style="list-style-type: none"> • <200 lives: >15 employees or 25% • >200 lives: >50 employees or 15%
Waiver of Premium	<ul style="list-style-type: none"> • Available for employees and dependents for Life and AD&D 	Employee Rates	<ul style="list-style-type: none"> • Tobacco/Non-tobacco (required <100 lives) • Step blended • Street ready
**Dependent coverage amount cannot exceed 50% or 100% of the employee coverage amount as determined by state law.		Dependent Rates	<ul style="list-style-type: none"> • Spouse step blended • Child unit • Street ready, if applicable
		Rate Guarantee	<ul style="list-style-type: none"> • 3 years
		Enrollment Support	<ul style="list-style-type: none"> • Enrollers to support group meetings • Communication materials • Personalized enrollment forms

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. See the actual policy or your UnumProvident representative for specific provisions and details of availability.

Unum Life Insurance Company of America

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