

LIFE INSURANCE



BASIC LIFE AND AD&D

Metropolitan Community College provides active full-time employees working at least 40 hours per week with Basic Life and Accident Death & Dismemberment (AD&D) insurance of 2x annual salary to a maximum of \$500,000. This amount is rounded to the next higher \$1,000, if not already an exact multiple thereof.

This coverage is offered through UNUM at no cost to you.

SUPPLEMENTAL LIFE AND DEPENDENT LIFE

If you don't enroll in the Supplemental Life plan during your initial enrollment period, you'll be required to complete an Evidence of Insurability (EOI) form and must be approved by UNUM before you're able to get coverage in the future.

Supplemental Employee Life :

- Option 1 - 1x annual salary, rounded to the next higher \$1,000, if not already an exact multiple thereof
- Option 2 - 2x annual salary, rounded to the next higher \$1,000, if not already an exact multiple thereof
- Guarantee issue up to \$450,000

Supplemental Spouse Life:

The benefit is a flat amount of \$5,000.

Supplemental Child Life:

The benefit amount is a flat \$500 for 7 days to 6 months of age, then a flat \$2,000 for 6 months to the end of the month in which they turn 26.

Age Reduction:

65—Benefit amount reduced to 65% of original value the first month following the employee's birth month.

70—Benefit amount reduced to 50% of original value the first of the month following the employees birth month.

REVIEW YOUR LIFE INSURANCE POLICY

- ADD YOUR SPOUSE
- ADD YOUR DEPENDENTS



Monthly Supplemental Life Rates

UNUM	Age	Rate Per \$1,000
Employee	Under 25	\$0.05
	25-29	\$0.05
	30-34	\$0.05
	35-39	\$0.06
	40-44	\$0.11
	45-49	\$0.17
	50-54	\$0.30
	55-59	\$0.49
	60-64	\$0.57
	65-69	\$0.98
	70+	\$2.64
	Benefit	Rate Per Family Unit
Spouse	\$5,000	\$1.42
Child	\$2,000	

REMINDER!

Please make sure your beneficiaries are up to date and accurate!



What Is Life and AD&D Insurance?