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 increments of $5,000 to 50% of employee benefit up to $500,000. Guaranteed issue up to $40,000 with no medical underwriting.
- If employee waives Supplemental life, spouse's benefit is 50% of Basic Life.
- Spouses can elect up to ½ of the employee's combined basic and Supplemental life.

Supplemental Child Life:

You may elect coverage for your eligible children in $1,000 increments, up to a maximum of $10,000. The cost is $0.03 per month for each $1,000 of coverage you elect. Coverage is available for eligible children from birth to age 26.

- Birth to 14 Days - $1,000
- 14 days to 6 Months - $2,000
- 6 Months to age 26 - $10,000

Age Reduction:

65—Employee and spouse benefit amount reduced to 65% of original value the first month following the employee's birth month.

70— Employee and spouse benefit amount reduced to 50% of original value the first of the month following the employees birth month.

Accelerated Life Benefit

In the event of a terminal illness that impacts your life expectancy, it's possible to access 50% of your life insurance benefit in advance, up to $750,000. This payment is made in a lump sum and can be used for any purpose you choose.

To access accelerated benefits, your doctor or healthcare provider must confirm with documentation that you have a terminal illness from which you're not expected to recover. If your health improves or you live beyond the expected timeframe, you do not need to reimburse the accelerated benefit amount you received. However, any future benefit payments will be reduced by the amount already paid to you.

REVIEW YOUR LIFE INSURANCE POLICY

- ADD YOUR SPOUSE
- ADD YOUR DEPENDENTS

UNUM

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
	Maximum Benefit	**Rate Per Family Unit**
Spouse	$5,000 to 50% of employee benefit	Rates above and calculated based on employee's age.
Child	$10,000	$0.03 per $1,000 Family Unit

What Is Life and AD&D Insurance?

REMINDER!

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

LONG-TERM DISABILITY

Disability insurance provides income protection if or when you can't work because of an illness or injury.

LONG-TERM DISABILITY

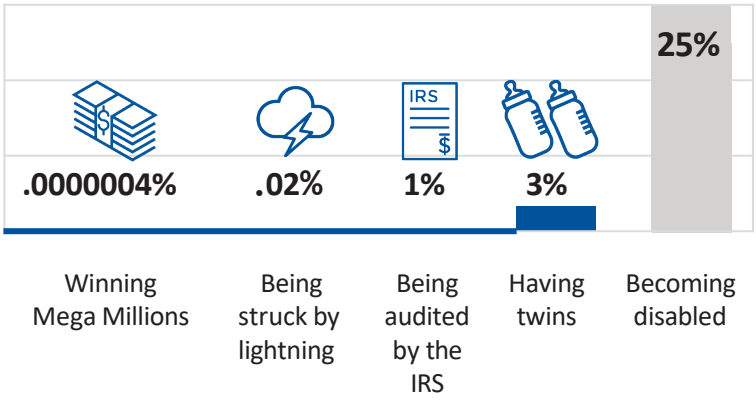
Long-Term Disability insurance offered through UNUM is provided at **no cost to you**, for employees working at least 40 hours per week. The plan benefit is 66.67% of basic monthly earnings up to a maximum of $8,000 per month. Basic earnings is the average of your gross monthly income for the year immediately prior to the onset of disability and includes commissions, bonuses, overtime pay, shift differential pay, or any other earnings.

The benefit begins after a 60-day elimination period.

What Is Disability Insurance?

WHAT'S MORE LIKELY?

Many workers think these events are more likely than becoming disabled during their careers. Here are the actual odds:



In fact, nearly **40 million** American adults live with a disability.

REVIEW YOUR DISABILITY COVERAGE

unum℠

COULD YOU PAY THE BILLS IF YOU WEREN'T WORKING?

Less than 1/4 of U.S. consumers have enough emergency savings to cover six months or more of their expenses.

Nearly **70%** of workers that apply for Social Security Disability Insurance **are denied.**

