

Benefit Overview



BENEFITS	FUNDING	COVERAGE OPTIONS
Basic Group Term Life/Accidental Death and Dismemberment (AD&D) Insurance through MUST	MUST paid	<ul style="list-style-type: none"> • Can provide a Term Life and AD&D benefit of \$10,000. • Basic coverage is for active employees enrolled in the group medical plan.
Basic Long Term Disability Insurance through MUST	MUST paid	<ul style="list-style-type: none"> • Base monthly benefit can pay 50% of pre-disability earnings to a maximum of \$5,000 per month; benefit begins after 180 days of disability. • Worldwide emergency travel assistance services included. • Basic coverage is for active employees enrolled in the group medical plan.
Additional Group Term Life/Accidental Death and Dismemberment (AD&D) through your employer	Employer paid	<ul style="list-style-type: none"> • Any multiple of \$10,000, not to exceed \$150,000. • Available if your group offers this coverage for active employees.
Supplemental Group Long Term Disability Insurance through your employer	Employer paid	<ul style="list-style-type: none"> • Buy-up monthly benefit can pay 60% of pre-disability earnings to a maximum of \$6,000 per month; benefit begins after 90 days of disability. • Worldwide emergency travel assistance services included. • Available if your group offers this coverage for active employees enrolled in the group medical plan.
Group Voluntary Term Life/Accidental Death and Dismemberment (AD&D) Insurance through Unum	Employee paid	<ul style="list-style-type: none"> • Apply for up to four times your annual salary (any multiple of \$10,000) to a maximum of \$500,000; dependent coverage of \$5,000 available for spouse and children. • Available if your group offers this coverage for active employees, their spouse and children.