



Limitations, exclusions, terminations

GROUP VOLUNTARY TERM LIFE INSURANCE

Guaranteed issue

If you and your eligible dependents enroll within 31 days of your eligibility period, you may purchase up to \$50,000 of life insurance for yourself and \$5,000 for your spouse without evidence of insurability. If you and your eligible dependents do not enroll at this time, you can apply for coverage only during an annual enrollment period. Please contact MUST to confirm your eligibility date.

Effective date of coverage

To apply for coverage, complete your enrollment within 31 days of your eligibility period. If you apply for coverage after 31 days, or if you choose coverage over the guaranteed issue amount, you will need to complete a medical questionnaire which you can get from your plan administrator. You may also be required to take certain medical tests at Unum's expense.

Please see your plan administrator for your coverage effective date.

Delayed effective date of coverage

Employee: 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.

Dependent: Insurance coverage will be delayed if that dependent is totally disabled on the date that insurance would otherwise be effective.

Exception: Infants are insured from live birth.

Defining disability for dependents

Understanding how your policy defines "disability" is important.

Totally disabled means that, as result of an injury, sickness or a disorder:

Your dependent spouse:

- Is confined in a hospital or similar institution;
- Is unable to perform two or more activities of daily living (ADLs) because of a physical or mental incapacity resulting from an injury or a sickness;
- Is cognitively impaired;
- Is receiving or is entitled to receive any disability income from any source due to any sickness or injury;
- Is receiving chemotherapy, radiation therapy or dialysis treatment;
- Is confined at home under the care of a physician for a sickness or injury; or
- Has a life-threatening condition.

Your dependent children:

- Are confined in a hospital or similar institution;
- Are receiving chemotherapy, radiation therapy or dialysis treatment; or
- Are confined at home under the care of a physician for a sickness or injury.

Benefit payments for dependent coverage

Benefits on policies for a spouse and/or dependent children are paid to the employee.

New employees

Please contact MUST to confirm your eligibility date and waiting period to be eligible to apply for coverage.

Changes to coverage

Each year you will be given the opportunity to change your Life coverage. You may purchase additional Life coverage up to the guaranteed issue amounts without evidence of insurability if you are already enrolled in the plan. Life coverage over the guaranteed issue amounts will be medically underwritten and will require evidence of insurability and approval by Unum's medical underwriters. The suicide exclusion will apply to any increase in coverage.

Limitations & exclusions

Life Insurance benefits will not be paid for deaths caused by suicide in the first 24 months after your effective date of coverage. Additionally, no increased or additional benefits will be paid for deaths caused by suicide occurring within 24 months after the day such increased or additional insurance is effective.

ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)

Full benefit paid for loss of: life; both hands, or both feet, or sight of both eyes; one hand and one foot; one hand or one foot and the sight of one eye; speech and hearing.

Other losses may be covered as well. Please contact your plan administrator.

Limitations & exclusions

Accidental death and dismemberment benefits will not be paid for losses caused by, contributed to by, or resulting from:

- Disease of the body;
- Diagnostic, medical or surgical treatment or mental disorder as set forth in the latest edition of the Diagnostic and Statistical Manual of Mental Disorders (DSM);
- Suicide, self-destruction while sane, intentionally self-inflicted injury while sane or self-inflicted injury while insane;
- War, declared or undeclared, or any act of war;
- Active participation in a riot;
- Committing or attempting to commit a crime under state or federal law;
- The voluntary use of any prescription or non-prescription drug, poison, fume or other chemical substance unless used according to the prescription or direction of your or your dependent's doctor. This exclusion does not apply to you or your dependent if the chemical substance is ethanol;
- Intoxication — "being intoxicated" means you or your dependent's blood alcohol level equals or exceeds the legal limit for operating a motor vehicle in the state or jurisdiction where the accident occurred.

Termination of coverage for Life and AD&D Insurance

Your coverage and your dependents' coverage under the Summary of Benefits end 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.

In addition, coverage for any one dependent will end on the earliest of:

- The date your coverage under a plan ends;
- The date your dependent ceases to be an eligible dependent;
- For a spouse, the date of a divorce or annulment;
- For dependent coverage, the date of your death.

Unum will provide coverage for a payable claim that occurs while you and your dependents are covered under the policy or plan.

ACTIVE EMPLOYMENT

Applies to Unum group insurance products

You are considered in active employment, if on the day you apply for coverage, you are being paid regularly by your employer for the required minimum hours each week and you are performing the material and substantial duties of your regular occupation.

QUESTIONS

If you have any questions about your coverage or how to enroll, please contact your employer.