

# Lutheran Senior Services Life and AD&D insurance plan highlights

<p>Who is eligible for this coverage?</p>	<p>All active full-time employees as defined in accordance with medical benefits in the U.S. and their eligible spouses and children (up to age 19, or to 25 if they are full-time students).</p> <p>Employees must be working an average of a minimum of 30 hours per week based on an October to October measurement period just prior to the current calendar year.</p>
<p>What are the life coverage amounts?</p>	<p>Your employer is providing you with 1 times your annual earnings of term life insurance up to \$250,000 without answering any health questions.</p> <p>You will also receive 1 times your annual earnings up to \$250,000 of Accidental Death and Dismemberment insurance.</p> <p>Employee: up to 5 times salary in increments of \$10,000; not to exceed \$500,000.</p> <p>Spouse: up to 100% of employee amount in increments of \$10,000; not to exceed \$100,000.</p> <p>Child: up to 100% of employee coverage amount in increments of \$1,000; not to exceed \$10,000.</p>
<p>Can I be denied coverage?</p>	<p>If you and your eligible dependents enroll during this enrollment period, you may apply for any amount of coverage up to 3 times your annual earnings or \$250,000, whichever is less for yourself and any amount of coverage up to \$100,000 for your spouse, without answering any medical questions.</p> <p>If you want coverage over the amount you are guaranteed, you will need to provide answers to health questions. In addition, if you and your eligible dependents do not enroll during this enrollment period, you will have to wait for a future annual enrollment period to apply — and then you will need to answer health questions for the entire amount of coverage you apply for.</p>
<p>Why buy now?</p>	<p>As long as you buy \$10,000 of life coverage now, you can increase by \$10,000 - without answering any medical questions. Increases above \$10,000 or over the guarantee issue amount will require evidence of insurability.</p>
<p>When is coverage effective?</p>	<p>Your coverage is effective January 1, 2019 or the date your application is approved by underwriting, if health questions were required.</p> <p>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.</p> <p>For your dependent spouse and children, insurance coverage will be delayed if that dependent is totally disabled on the date that insurance would otherwise be effective. Totally disabled means that as a result of an injury, sickness or disorder, your dependent spouse and children: are confined in a hospital or similar institution; are 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; are cognitively impaired; or have a life-threatening condition. Exception: Infants are insured from live birth.</p>



How much does the coverage cost?

**Term life**

Age	Employee / Spouse rate per \$1,000
Under 25	\$0.060
25-29	\$0.060
30-34	\$0.080
35-39	\$0.103
40-44	\$0.154
45-49	\$0.248
50-54	\$0.385
55-59	\$0.581
60-64	\$0.898
65-69	\$1.497
70-74	\$2.702
75+	\$5.498

**Dependent Child Life Rate:** \$0.19/\$1,000

**Term life calculation worksheet**

Coverage amount		Increment		Rate		Monthly cost	
Employee	\$	÷	\$1,000	X	\$	=	\$
Spouse	\$	÷	\$1,000	X	\$	=	\$
Children	\$	÷	\$1,000	X	\$	=	\$

Your rate is based on your insurance age, which is your age immediately prior to and including the anniversary/effective date.

Spouse rate is based on employee's spouse's insurance age.

Do my life insurance benefits decrease with age?

Coverage amounts will reduce according to the following schedule:

Age:	Insurance amount reduces to:
65	65% of original amount
70	45% of original amount
75	30% of original amount
80	20% of original amount

Coverage may not be increased after a reduction.

Is the coverage portable (can I keep it if I leave my employer)?

If you retire, reduce your hours or leave your employer, you can continue coverage for yourself your spouse and your dependent children at the group rate. Portability is not available for people who have a medical condition that could shorten their life expectancy — but they may be able to convert their term life policy to an individual life insurance policy.

Are there any life insurance exclusions or limitations?

Life insurance benefits will not be paid for deaths caused by suicide within the first 12 months after the date your coverage becomes effective. If you increase or add coverage, these enhancements will not be paid for deaths caused by suicide within the first 24 months after you make these changes.

<p>Will my premiums be waived if I'm disabled?</p>	<p>If you become disabled (as defined by your plan) and are no longer able to work, your life premium payments will be waived until your disability period ends.</p>
<p>What does my AD&amp;D insurance pay for?</p>	<p>The full benefit amount is paid for loss of:</p> <ul style="list-style-type: none"> <li>• life;</li> <li>• both hands or both feet or sight of both eyes;</li> <li>• one hand and one foot;</li> <li>• one hand or one foot and the sight of one eye;</li> <li>• speech and hearing;</li> </ul> <p>Other losses may be covered as well. Please contact your plan administrator.</p>
<p>Are there any AD&amp;D exclusions or limitations?</p>	<p>Accidental death and dismemberment benefits will not be paid for losses caused by, contributed to by, or resulting from:</p> <ul style="list-style-type: none"> <li>• disease of the body;</li> <li>• 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);</li> <li>• suicide, self-destruction while sane, intentionally self-inflicted injury while sane or self-inflicted injury while insane;</li> <li>• war, declared or undeclared, or any act of war;</li> <li>• active participation in a riot;</li> <li>• committing or attempting to commit a crime under state or federal law;</li> <li>• 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;</li> <li>• 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;</li> <li>• an occupational injury;</li> <li>• travel or flight – experimental, member of crew or military;</li> <li>• travel or flight – owned or leased by policyholder;</li> <li>• service - full-time active duty;</li> <li>• experimental medical procedures;</li> <li>• bacterial infections.</li> </ul>
<p>When does my coverage end?</p>	<p>You and your dependents' coverage under the Summary of Benefits ends on the earliest of:</p> <ul style="list-style-type: none"> <li>• the date the policy or plan is cancelled;</li> <li>• the date you no longer are in an eligible group;</li> <li>• the date your eligible group is no longer covered;</li> <li>• the last day of the period for which you made any required contributions;</li> <li>• 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.</li> </ul> <p>In addition, coverage for any one dependent will end on the earliest of:</p> <ul style="list-style-type: none"> <li>• the date your coverage under a plan ends;</li> <li>• the date your dependent ceases to be an eligible dependent;</li> <li>• for a spouse, the date of a divorce or annulment.;</li> <li>• for dependent coverage, the date of your death.</li> </ul>

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

This information is not intended to be a complete description of the insurance coverage available. 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. For complete details of coverage and availability, please refer to Policy Form C.FP-1 et al or contact your Unum representative.

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