



Supplemental Employee Life/AD&D Benefit Summary

Supplemental Employee Life Plan Code: LI0020SL0AAEYZ/SUPL20390

Supplemental Employee AD&D Plan Code: LI0020SA0AAEZA/SADD20285

For Employers with 51-99 Eligible Employees

Supplemental Life/AD&D Insurance allows the employee to buy more life insurance than the Basic amount provided by the employer. The Accidental Death and Dismemberment (AD&D) portion is automatically included with Supplemental Life and provides the employee with additional insurance coverage for the loss of life or loss due to injuries sustained in an accident on or off the job.*

Coverage	Benefit	Description
Incremental Flat Amount	\$10,000 to \$300,000 in \$10,000 increments	Employee can select the amount of coverage desired in defined increments to the plan maximum.
Plan Maximum	\$300,000	The maximum Life Insurance benefit Amount available.
Guarantee Issue	\$80,000	Amount of benefit guaranteed. Benefits over this amount are subject to proof of good health. Evidence of Insurability must be submitted and approved.
Age Reduction Schedule	65%@65, 50%@70	The benefits will be reduced to 65% of original amount at age 65 and 50% of original amount at age 70.
Portability	Yes	Allows the employee to continue Life coverage under certain circumstances when no longer employed.

- ✓ Employee Supplemental Life Plans for Employers with 51-99 Eligible Employees are Voluntary (premium for Supplemental Life is paid by the employee) and require a minimum participation of 25% of Eligible Employees.
- ✓ Accelerated Death Benefit, Waiver of Premium and Conversion are included.

Value-Added Services (All features may not apply. Some states may have restrictions.)

- **Beneficiary Services:** Provides beneficiaries with services for grief consultation, financial/legal assistance and referral to community resources. **For more information, call 866-302-4480.**
 - Toll-free line available 24/7 as well as referrals for face-to-face counseling. Specialists provide in-depth consultation, information and referral to community resources such as grief support groups. Includes access to a national network of credentialed clinicians for grief and loss counseling. Beneficiaries receive two complimentary sessions.**
 - Financial and Legal Services. Telephonic access to financial consultants for assistance with financial decision-making. Includes access to a network of 22,000 attorneys for either a 30-minute telephonic or an in-person consultation. You may retain the same attorney for representation at a discount to their hourly rate. Access to legal services facilitated by CLC, Inc.
 - Communication Support. We provide a "Beneficiary Kit" with informational resources to help beneficiaries with the emotional and financial process that follows the loss of a loved one.

- **Travel Assistance:** Assists domestic and foreign travelers with a variety of emergency travel-related services, such as medical assistance, emergency transportation and pre-trip information. Includes access to Emergency Response Center via toll-free or collect telephone call; available 24/7 from anywhere in the world. Covers up to 90 days on any one trip when traveling 100+ miles from home or office. **For more information, please call 1-410-453-6330 or visit the online Member Center at <http://members.uhcglobal.com>.** You will need to provide policy number: 358231. Services provided by UnitedHealthcare Global, a subsidiary of UnitedHealth Group.
- **Wealth Management Account:** An enhanced benefit payment process. Life claim proceeds in excess of \$5,000 can, at the beneficiary's election, be deposited into an Optum Bank Wealth Management Account (WMA). Beneficiaries receive an FDIC-insured, beneficiary-owned, interest earning account with convenient access to their claim proceeds via debit card or checkbook.***
- **Will & Trust Preparation Services:** Provides information on will & trust preparation and services. **For more information, please call 800-773-0888 or visit www.CLClegalforms.com.** Services provided by CLC.

Additional Notes:

- *The Accidental Death and Dismemberment Benefit is equal to the Life Benefit; refer to the Certificate of Coverage for the complete AD&D Benefit schedule. Coverage includes a 10% Air Bag and Seat Belt Benefit.
- **Beneficiary Services offered thru United Behavioral Health, a company of UnitedHealth Group.
- ***Eligibility for automatic deposit into an Optum Bank Wealth Management Account is subject to qualifying conditions evaluated by Optum Bank and UnitedHealthcare at the time of claim review to include limited availability in certain states. For more information please contact your UnitedHealthcare representative. Optum Bank, Member FDIC, is part of the financial services unit of OptumHealth, a health and wellness company serving more than 60 million people. Optum is a UnitedHealth Group (NYSE:UNH) company.
- Limitations for AD&D: Disease, bodily or mental infirmity, suicide or intentionally self-inflicted injury, commission of an assault or felony, war, use of any drug unless prescribed by physician, driving while intoxicated, engaging in any hazardous activities, or travel in a private aircraft. Additional exclusions may apply depending upon the plan design of the employer.
- Supplemental Life Benefits are subject to a 2 year suicide limitation subject to state specific requirements.
- Plan codes only valid for contracts situated in AK, AL, AR, AZ, CT, DE, GA, HI, ID, IN, KS, KY, LA, MA, MD, ME, MI, MN, MS, MT, NC, ND, NJ, NM, NV, OK, PR, RI, SC, TN, TX, VA, VI, WV, WY.
- Benefit provisions, exclusions and limitations may vary as a result of state specific requirements.
- Premiums may vary by age.
- The Policy will continue, upon timely payment of premium, unless we cancel because the Policyholder did not meet his obligations stated in the Policy, including providing information needed to administer the Policy, or the participation level drops below the level stated in the Policy.
- Individual coverage will continue, upon timely payment of premium, unless terminated because the Covered Person is no longer actively at work or no longer meets the specific eligibility requirements stated in the Policy or the Policy terminates.
- UnitedHealthcare Life and Disability products are provided by UnitedHealthcare Insurance Company and certain products in California by Unimerica Life Insurance Company. Life and Disability products are provided on policy forms LASD-POL (05/03) et al. and UHCLD-POL 2/2008 et al., in Texas on forms LASD-POL -TX (05/03) and UHCLD-POL 2/2008-TX and in Virginia on LASPD-POL (05/03) and UHCLD-POL 2/2008. The policies have exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company. Some products are not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT and Unimerica Life Insurance Company is located in Milwaukee, WI.
- This Benefit Summary is intended only to highlight benefits and should not be relied upon to fully determine coverage. More complete descriptions of benefits and the terms under which they are provided are contained in the Certificate of Coverage received upon enrollment in the plan. If this Benefit Summary conflicts in any way with the Policy issued to the employer, the Policy shall prevail.