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**Northside Independent School District  
Policy # 570616**

Please read carefully the following description of your Unum Term Life and AD&D insurance plan.

**Your Plan**

**Eligibility**

All active full-time employees working at least 20 hours each week and their eligible spouses and children (up to age 26).

**Coverage Amounts**

Your Term Life coverage options are:

Employer provided: A total of \$80,000 if not enrolled in a NISD sponsored health plan, including \$30,000 of imputed income with a tax liability based on your age at the end of the plan year; or \$50,000 if not enrolled in a NISD sponsored health plan, with no tax liability; or \$5,000 if enrolled in a NISD sponsored health plan.

Employee: Up to 5 times salary rounded up to the next higher multiple of \$1,000. *Not to exceed \$1,500,000 on additional life coverage only.*

Spouse: Up to 100% of the employee basic and voluntary coverage amount in increments of \$10,000. *Not to exceed \$50,000*

Child: \$10,000 not to exceed 100% of the employee basic and voluntary coverage amount

Employer provided and employee supplemental term life coverage options include Accidental Death and Dismemberment coverage in the amount equal to the amount of paid Term Life coverage selected.

AD&D Benefit Schedule: The full benefit amount is paid for loss of:

- Life
- Both hands or both feet or sight of both eyes
- One hand and one foot
- One hand and the sight of one eye
- One foot and the sight of one eye

Other losses may be covered as well. Please see your Plan Administrator.

Coverage amount(s) will reduce according to the following schedule:

Age:	Insurance Amount Reduces to:
70	65% of original amount
75	50% of original amount

Coverage may not be increased after a reduction.

## ***Term Life Insurance and AD&D Coverage Highlights (Continued)***

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### ***Guarantee Issue***

**Current Employees:** If you and your eligible dependents are enrolled in the plan and wish to increase your Life insurance coverage, you may apply during the Annual Enrollment period for any amount of additional coverage up to the lesser of 5 times your annual earnings or \$300,000 for yourself and any amount of coverage up to \$30,000 for your spouse without evidence of insurability. **Any Life insurance coverage over the Guarantee Issue amount(s) will be subject to evidence of insurability. If you and your eligible dependents are not currently enrolled in the plan, you may apply for coverage during the Annual Enrollment period and will be required to furnish evidence of insurability for any amount of coverage.**

**New Hires:** If you enroll within 31 days of your eligibility date, you may apply for any amount of Life insurance coverage up to the lesser of 5 times your annual earnings or \$300,000 for yourself and any amount of coverage up to \$30,000 for your spouse without evidence of insurability. **Any Life insurance coverage over the Guarantee Issue amount(s) will be subject to evidence of insurability. If you and your eligible dependents do not enroll within 31 days of your eligibility date, you can apply for coverage only during an annual enrollment period and will be required to furnish evidence of insurability for the entire amount of coverage.**

### ***Term Life and AD&D Coverage Costs***

Rate shown is your monthly deduction:

Employee - \$0.198 per \$1,000 of additional life coverage includes additional AD&D  
Spouse - \$0.325 per \$1,000 of life coverage  
Child - \$3.10 per \$10,000 of life coverage

### ***Additional Benefits Life Planning Financial & Legal Resources***

This personalized financial counseling service provides expert, objective financial counseling to survivors and terminally ill employees at no cost to you. This service is also extended to you upon the death or terminal illness of your covered spouse. The financial consultants are master level consultants. They will help develop strategies needed to protect resources, preserve current lifestyles, and build future security. At no time will the consultants offer or sell any product or service.

### ***Portability***

If you retire, reduce your hours or leave your employer, you can take this coverage with you according to the terms outlined in the contract. However, if you have a medical condition which has a material effect on life expectancy, you will be ineligible to port your coverage.

### ***Accelerated Benefit***

If you become terminally ill and are not expected to live more than twelve months, you may request up to 100% of your life insurance amount up to \$250,000, without fees or present value adjustments. A doctor must certify your condition in order to qualify for this benefit. Upon your death, the remaining benefit will be paid to your designated beneficiary(ies). This feature also applies to your covered dependents.

### ***Waiver of Premium***

If you become disabled (as defined by your plan) and are no longer able to work, your premium payments will be waived during the period of disability.

### ***Retained Asset Account***

Benefits of \$10,000 or more are paid through the Unum Retained Asset Account. This interest bearing account will be established in the beneficiary's name. He or she can then write a check for the full amount or for \$250 or more, as needed.

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## ***Term Life Insurance and AD&D Coverage Highlights (Continued)***

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### ***Additional AD&D Benefits***

**Education Benefit:** If you die within 365 days of an accident, an additional benefit is paid to your insured dependent child(ren). Your child(ren) must be a full-time student beyond grade 12.

**Seat Belt/Air Bag Benefit:** If you die in a car accident and are wearing a properly fastened seat belt and/or are in a seat with an air bag, an amount will be paid in addition to the AD&D benefit.

### ***Worldwide Emergency Travel Assistance Services***

Whether your travel is for business or pleasure, our worldwide emergency travel assistance program is there to help you when an unexpected emergency occurs. With one phone call anytime of the day or night, you, your spouse and dependent children can get immediate assistance anywhere in the world. Emergency travel assistance is available to you when you travel to any foreign country, including neighboring Canada or Mexico. It is also available anywhere in the United States for those traveling more than 100 miles from home. Your spouse and dependent children do not have to be traveling with you to be eligible. However, spouses traveling on business for their employer are not covered by this program.

### ***Limitations/Exclusions/ Termination of Coverage* ***Suicide Exclusion*****

Life benefits will not be paid for deaths caused by suicide in the first twenty-four months after your effective date of coverage.

No increased or additional benefits will be payable for deaths caused by suicide occurring within 24 months after the day such increased or additional insurance is effective.

### ***AD&D Benefit Exclusions***

AD&D benefits will not be paid for losses caused by, contributed to by, or resulting from:

- Disease of the body or diagnostic, medical or surgical treatment or mental disorder as set forth in the latest edition of the Diagnostic and Statistical Manual of Mental Disorders;
  - 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;
  - Attempt to commit or commission of 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 physician. This exclusion does not apply to you or your dependent if the chemical substance is ethanol;
  - Operating a motor vehicle while intoxicated.
  - Intoxication. ("Intoxicated" means that the individual's blood alcohol level equals or exceeds the legal limit for operating a motor vehicle in the state or jurisdiction where the accident occurred.)
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## ***Term Life Insurance and AD&D Coverage Highlights (Continued)***

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### ***Termination of Coverage***

Your coverage under the Summary of Benefits ends on the earliest of:

- The date the policy or plan is canceled;
- 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 labor dispute or due to a covered layoff or leave of absence or due to an injury or sickness, as described in the certificate of coverage;

Unum will provide coverage for a payable claim which occurs while you are covered under the policy or plan.

### **Next Steps**

#### ***How to Apply***

**All Employees eligible after 01/01/2013:** To apply for coverage, complete your on-line enrollment within 31 days of your eligibility date.

**All employees:** If you apply for coverage after your effective date, or if you choose coverage over the guarantee issue amount, you will need to complete a medical questionnaire which will be sent to you from Unum. You may also be required to take certain medical tests at Unum's expense.

#### ***Effective Date of Coverage***

Please see your Plan Administrator for your 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.

#### ***Changes to Coverage***

**Current Employees:** At each annual enrollment period or within 31 days of a change in status, you, your spouse and children may enroll and apply for any additional amount of coverage. (Please discuss what constitutes a family status change with the Plan Administrator).

Life coverage over the Guarantee Issue amount of \$300,000 **or** a selection over one level increase will be medically underwritten and will require evidence of insurability and approval by Unum's Medical Underwriters. If you are not currently enrolled in the plan, you may apply for coverage but will be asked to furnish evidence of insurability for any amount of coverage. The suicide exclusion will apply to any increase in coverage.

If you are already enrolled in the plan, Spouse Life coverage over the Guarantee Issue amount of \$30,000, will be medically underwritten and will require evidence of insurability and approval by Unum's Medical Underwriters. If you are not currently enrolled in the plan, you may apply for coverage but will be asked to furnish evidence of insurability for any amount of coverage.

#### ***Questions***

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

This plan highlight is a summary provided to help you understand your insurance coverage from Unum. Details may differ from state to state. Please refer to your certificate booklet for your complete plan description. If the terms of this plan highlight summary or your certificate differ from your policy, the policy will govern.

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