



Summary of Benefits ~ UHC Policy 303872
 Supplemental Life and AD&D Insurance



Effective Date	May 1, 2019
Eligibility	All Active Full Time Employees, as defined by the Policyholder, working a minimum of 30 hours per week.
Employee Supplemental Life and AD&D Benefit	<p>Increments of \$10,000, to a maximum of \$250,000, not to exceed 5 times the Employee's Basic Annual Earnings.</p> <p>Guarantee Issue Limit: \$100,000</p>
Spouse Supplemental Life and AD&D	<p>If you elect Supplemental Life and AD&D Insurance for yourself, you may choose to purchase Spouse Supplemental Life and AD&D Insurance:</p> <p>Increments of \$5,000, to a maximum of \$125,000 not to exceed 50.0% of the Employee's amount of Supplemental Life and AD&D.</p> <p>Guarantee Issue Limit: \$50,000</p> <p>You may not elect coverage for your Spouse if they are already covered as an Employee under this policy.</p>
Child(ren) Supplemental Life (no AD&D)	<p>If you elect Supplemental Life and AD&D Insurance for yourself, you may choose to purchase Child(ren)* Supplemental Life Insurance:</p> <p>Increments of \$2,000, to a maximum of \$10,000 for each child not to exceed 50.0% of the Employee's amount of Supplemental Life</p> <p>Guarantee Issue Limit: \$10,000</p> <p>Note: No benefits are paid for a child age 0 to 14 days.</p>
Please see the certificate of coverage for the complete Benefit Schedule.	
Additional Benefits	
Waiver of Premium	If you become totally disabled your life insurance premium may be waived. See the certificate of coverage for details
Accelerated Death Benefit	If you are diagnosed as terminally ill you may receive payment of a portion of your Life Insurance. The remaining amount of your Life Insurance would be paid to your beneficiary when you die.
Conversion	Included. Please see the certificate of coverage for provision details.
Portability	Included. Please see the certificate of coverage for provision details.
Benefit Reductions	Initial benefit age reduction is the percent of the face amount, any subsequent benefit age reductions are the percent of the original amounts.
Employee Supplemental Life and AD&D	65% at age 65, 50% at age 70, 25% at age 75
Spouse Supplemental Life and AD&D	<p>Coverage terminates at employee's retirement</p> <p>None</p>
Evidence of Insurability Requirements	<p>Coverage terminates at employee's retirement</p> <p>Late Entrant (did not enroll within 31 days of eligibility): For Employee and Spouse coverage, evidence of good health/insurability is required for any requested amount.</p> <p>New Hire, First Time Eligible: Employee - You may elect up to the Guarantee Issue Limit. Amounts greater will require evidence of good health/insurability. Spouse - You may elect up to the Guarantee Issue Limit. Amounts greater will require evidence of good health/insurability. Child(ren) - You may elect up to the Guarantee Issue Limit.</p>

Important Details

This Summary of Benefits sheet is an overview of the Life Insurance being offered and is provided for illustrative purposes only and is not a contract. It in no way changes or affects the policy as actually issued. Only the insurance policy issued to the policyholder (your employer) can fully describe all of the provisions, terms, conditions, limitations and exclusions of your insurance coverage. In the event of any difference between the Summary of Benefits sheet and the insurance policy, the terms of the insurance policy apply.

Once a group policy is issued to your employer, a certificate of coverage will be available to explain your benefits in detail.

You must be Actively at Work with your employer on the day your coverage takes effect.

This coverage, like most group benefit insurance, requires that a certain percentage of eligible employees participate. If that group participation minimum is not met, the insurance coverage that you have elected may not be in effect.

Annual Earnings are defined in UnitedHealthcare's contract with your employer.

The amounts of Supplemental Life and Supplemental AD&D must be the same. This applies to you and your spouse

Eligible Child(ren) are covered to age 26.

Exclusions:

AD&D Insurance does not cover losses caused by or contributed by:

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.*

Other exclusions may apply depending upon your coverage. Once a group policy is issued to your employer, a certificate of coverage will be available to explain your benefits in detail.

As is standard with most term life Insurance, this Insurance coverage includes certain limitations and exclusions:

Supplemental Life: Death by suicide 2 Years*.

* Some state variations may apply

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. Clients may retain the same attorney for representation at a discounted rate. CLC, Inc. provides access to legal services.

· 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.

Wealth Management Account: An enhanced benefit payment process. Life claim proceeds in excess of \$5,000 will automatically be deposited into an OptumBank 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.***

**Beneficiary Services offered through United Behavioral Health, a company of UnitedHealth Group.

***Eligibility for automatic deposit into an OptumHealth Bank Wealth Management Account is subject to qualifying conditions evaluated by OptumHealth Bank and UnitedHealthcare Specialty Benefits at the time of claim review to include limited availability in certain states. For more information please contact your Specialty Benefits representative. OptumHealth Bank, Member FDIC, is part of the financial services unit of OptumHealth, a health and wellness company serving more than 60 million people. OptumHealth is a UnitedHealth Group (NYSE:UNH) company.

UnitedHealthcare Life and Disability products are provided by UnitedHealthcare Insurance Company, and certain products in California by Unimerica Life Insurance Company. Texas Coverage is provided on Form LASD-POL-TX (05/03), Form UHCLD-POL 2/2008-TX, or UICLD-POL-TX 4/5.

UnitedHealthcare Insurance Company is located in Hartford, CT; Unimerica Insurance Company and Unimerica Life Insurance Company in Milwaukee, WI.



Employee Supplemental Life & AD&D - Monthly Cost

UHC Policy # 303872

Current Monthly Rates per \$1,000: \$ 0.320													
Coverage	Monthly Cost		Coverage	Monthly Cost		Coverage	Monthly Cost		Coverage	Monthly Cost		Coverage	Monthly Cost
\$10,000	3.20		\$60,000	19.20		\$110,000	35.20		\$160,000	51.20		\$210,000	67.20
\$20,000	6.40		\$70,000	22.40		\$120,000	38.40		\$170,000	54.40		\$220,000	70.40
\$30,000	9.60		\$80,000	25.60		\$130,000	41.60		\$180,000	57.60		\$230,000	73.60
\$40,000	12.80		\$90,000	28.80		\$140,000	44.80		\$190,000	60.80		\$240,000	76.80
\$50,000	16.00		\$100,000	32.00		\$150,000	48.00		\$200,000	64.00		\$250,000	80.00

To calculate the cost of coverage for an amount not shown in the table above, use the formula below:

$$\frac{\text{Benefit Amount}}{\text{Rate}} \times .32 = \text{Subtotal} \div 1,000 = \text{Monthly Cost}$$

(See top row above)

Spouse Supplemental Life & AD&D - Monthly Cost

Current Monthly Rates per \$1,000: \$ 0.320													
Coverage	Monthly Cost		Coverage	Monthly Cost		Coverage	Monthly Cost		Coverage	Monthly Cost		Coverage	Monthly Cost
\$5,000	1.60		\$30,000	9.60		\$55,000	17.60		\$80,000	25.60		\$105,000	33.60
\$10,000	3.20		\$35,000	11.20		\$60,000	19.20		\$85,000	27.20		\$110,000	35.20
\$15,000	4.80		\$40,000	12.80		\$65,000	20.80		\$90,000	28.80		\$115,000	36.80
\$20,000	6.40		\$45,000	14.40		\$70,000	22.40		\$95,000	30.40		\$120,000	38.40
\$25,000	8.00		\$50,000	16.00		\$75,000	24.00		\$100,000	32.00		\$125,000	40.00

To calculate the cost of coverage for an amount not shown in the table above, use the formula below:

$$\frac{\text{Benefit Amount}}{\text{Rate}} \times .32 = \text{Subtotal} \div 1,000 = \text{Monthly Cost}$$

(See top row above)

Dependent Child(ren) Supplemental Life (No AD&D) - Monthly Cost:

Monthly Rate per \$1,000	\$2,000	\$4,000	\$6,000	\$8,000	\$10,000
\$0.120	0.240	0.480	0.720	0.960	1.200

Rates shown are current as of the effective date and are subject to change over time.
 Costs shown are estimates only. Your actual payroll deduction may be slightly higher or lower from those provided here.
Any applicable age-related benefit reductions are not included.

UnitedHealthcare Life and Disability products are provided by UnitedHealthcare Insurance Company, and certain products in California by Unimerica Life Insurance Company. Texas Coverage is provided on Form LASD-POL-TX (05/03), Form UHCLD-POL 2/2008-TX, or UICLD-POL-TX 4/5.