

2017 GROUP LIFE AND AD&D INSURANCE (UNUM LIFE INSURANCE COMPANY)

The university provides you with \$25,000 group life insurance coverage and \$25,000 basic accidental death and dismemberment (AD&D) insurance coverage, both at no cost to you. AD&D insurance provides benefits to your beneficiary in the event of your accidental death or to you in the event of accidental dismemberment (loss of limbs, sight, hearing, etc.). For example, if you were to die in an accident, your beneficiary would receive a minimum of \$50,000 -- \$25,000 in the form of the basic life insurance benefit (more if you purchase additional coverage) and \$25,000 in the form of the basic AD&D benefit (more if you purchase additional coverage).

Voluntary Life Insurance

Each year you can increase your voluntary life coverage by one level until you reach the maximum voluntary life insurance benefit of \$175,000. You can purchase additional voluntary life insurance protection as noted below.

Age as of 1/1/2017	Option I \$10,000	Option II \$25,000	Option III \$50,000	Option IV \$100,000	Option V \$150,000	Option VI \$175,000
Under 30	\$0.40	\$1.00	\$2.00	\$4.00	\$6.00	\$7.00
30-34	\$0.60	\$1.50	\$3.00	\$6.00	\$9.00	\$10.50
35-39	\$0.80	\$2.00	\$4.00	\$8.00	\$12.00	\$14.00
40-44	\$1.00	\$2.50	\$5.00	\$10.00	\$15.00	\$17.50
45-49	\$1.60	\$4.00	\$8.00	\$16.00	\$24.00	\$28.00
50-54	\$2.20	\$5.50	\$11.00	\$22.00	\$33.00	\$38.50
55-59	\$4.20	\$10.50	\$21.00	\$42.00	\$63.00	\$73.50
60-64	\$6.60	\$16.50	\$33.00	\$66.00	\$99.00	\$115.50
65-69	\$12.80	\$32.00	\$64.00	\$128.00	\$192.00	\$224.00
70 and over	\$20.60	\$51.50	\$103.00	\$206.00	\$309.00	\$360.50

*Semi-monthly payroll deductions will be equivalent to half of the premium listed.

If you elect voluntary life insurance above \$25,000 you will be responsible for paying income taxes on the value of this coverage, to the extent that the total value of your basic and optional life insurance coverage exceeds \$50,000. This "imputed income" will be reported on your Form W-2 at the end of the year.

Voluntary Accidental Death & Dismemberment Insurance

You can purchase additional AD&D insurance for yourself, your spouse/partner and your dependent child(ren). You must purchase AD&D coverage for yourself in order to purchase AD&D coverage for your spouse, partner and/or dependent child(ren). Evidence of insurability is not required for any amount of voluntary AD&D coverage. The design is as follows:

- **Your own coverage** may be purchased in increments of \$10,000, up to \$300,000.
- **Spouse/partner coverage** may be purchased in increments of \$10,000, up to \$300,000 (not to exceed the amount of your own election).
- **Dependent child(ren) coverage** may be purchased in increments of \$10,000, up to \$20,000 (not to exceed the amount of your own election).
- Premiums for domestic partner or the child of a domestic partner are paid on an after-tax basis.

The table below shows the monthly premiums for the additional AD&D insurance available through Unum.

Table 2 – Voluntary AD&D Insurance Monthly Premiums by Coverage Category*						
AD&D	You	Spouse/Partner	Child(ren)	AD&D	You	Spouse/Partner
\$ 10,000	\$0.26	\$0.26	\$0.26	\$160,000	\$4.16	\$4.16
\$ 20,000	\$0.52	\$0.52	\$0.52	\$170,000	\$4.42	\$4.42
\$ 30,000	\$0.78	\$0.78	n/a	\$180,000	\$4.68	\$4.68
\$ 40,000	\$1.04	\$1.04	n/a	\$190,000	\$4.94	\$4.94
\$ 50,000	\$1.30	\$1.30	n/a	\$200,000	\$5.20	\$5.20
\$ 60,000	\$1.56	\$1.56	n/a	\$210,000	\$5.46	\$5.46
\$ 70,000	\$1.82	\$1.82	n/a	\$220,000	\$5.72	\$5.72
\$ 80,000	\$2.08	\$2.08	n/a	\$230,000	\$5.98	\$5.98
\$ 90,000	\$2.34	\$2.34	n/a	\$240,000	\$6.24	\$6.24
\$100,000	\$2.60	\$2.60	n/a	\$250,000	\$6.50	\$6.50
\$110,000	\$2.86	\$2.86	n/a	\$260,000	\$6.76	\$6.76
\$120,000	\$3.12	\$3.12	n/a	\$270,000	\$7.02	\$7.02
\$130,000	\$3.38	\$3.38	n/a	\$280,000	\$7.28	\$7.28
\$140,000	\$3.64	\$3.64	n/a	\$290,000	\$7.54	\$7.54
\$150,000	\$3.90	\$3.90	n/a	\$300,000	\$7.80	\$7.80

**Semi-monthly payroll deductions will be equivalent to half of the premium listed.*