

International Term Life and Accident Plans

Term Life and Accident Plans – Long-term Global Workers and Staff in Unum® Non-restricted Countries

Employee & Affiliated Spouse Term Life and AD&D	
<i>Employer Paid</i>	
Term Life Coverage Amount	\$10,000
AD&D Coverage Amount	\$10,000

Employee & Affiliated Spouse Optional Term Life	
<i>Employee Paid</i>	
Available Coverage Amounts	\$25,000, \$50,000, \$75,000, \$100,000, \$150,000, \$200,000
See Monthly Optional Term Life rates below.	
Guaranteed issue is available at initial eligibility for up to \$150,000 in coverage. Guaranteed issue is offered only during the initial 31-day eligibility period. Coverage amount of \$200,000 requires <i>Evidence of Good Health Application</i> .	
Benefit reduction at age 65	Reduces to 65% of current amount but not to reduce below \$20,000 of coverage.

Non-Affiliated Spouse Term Life	
<i>Employee Paid</i> – No Evidence of Good Health is required. Guaranteed issue is offered only during the initial 31-day eligibility period.	
Coverage Amount	\$5,000
Rate: \$0.95 per month	

Non-Affiliated Spouse Optional Term Life	
<i>Employee Paid</i>	
Coverage Amount	May select up to 50% of the employee's total life coverage. Must be in a \$5,000 increment.
See Monthly Optional Term Life rates below.	
<i>Evidence of Good Health Application</i> is required.	

Monthly Optional Term Life Rates		Monthly Spouse Optional Term Life Rates	
Age	Rate per \$1,000	Age	Rate per \$1,000
29 & Under	\$0.056	29 & Under	\$0.062
30-34	\$0.068	30-34	\$0.075
35-39	\$0.08	35-39	\$0.088
40-44	\$0.11	40-44	\$0.121
45-49	\$0.18	45-49	\$0.198
50-54	\$0.28	50-54	\$0.308
55-59	\$0.47	55-59	\$0.517
60-64	\$0.72	60-64	\$0.792
65-69	\$1.20	65-69	\$1.32
70-74	\$2.24	70-74	\$2.464
75+	\$3.45	75+	\$3.795

Child Life

Employee Paid

Coverage Amount	\$10,000 per child
------------------------	---------------------------

Rate: \$0.75 per month per family unit

Guaranteed issue is available at initial eligibility; coverage continues to age 26. Application after initial eligibility requires [***Evidence of Good Health Application***](#).

Employee & Affiliated Spouse Supplemental AD&D

Employee Paid

Pays you or your beneficiary if you die or suffer a specified loss (eyesight, speech, hearing, hand or foot) in an accident

Available Coverage Amounts	\$25,000, \$50,000, \$75,000, \$100,000, \$150,000, \$200,000
-----------------------------------	--

Rate: \$0.025 per \$1,000 per month

Participation in the Employee Term Life Plan is not required.

Non-Affiliated Spouse Supplemental AD&D

Employee Paid

Pays you or your beneficiary if you die or suffer a specified loss (eyesight, speech, hearing, hand or foot) in an accident

Non-Affiliated Spouse will be covered at 50% of the employee's supplemental AD&D coverage.

Rate: \$0.025 per \$1,000 per month

Participation in the Employee Term Life Plan is not required, but participation in Employee Supplemental AD&D is required. Evidence of Good Health is not required for accident plans.

The above amounts of coverage are not available for term life and accident coverage to members working in the following countries: Afghanistan, Algeria, Central African Republic, Chad, Congo, East Timor, Eritrea, Iran, Iraq, Kenya, Lebanon, Pakistan, Somalia, South Sudan, Sudan, Syria, Tanzania, Uganda, Uzbekistan or Yemen.

Please note: Members traveling in Unum-restricted countries for work or work-related travel would be subject to the maximum payout for Unum-restricted countries. The maximum payout for Unum-restricted countries includes 1) \$10,000 of employer-provided Term Life for an Employee or an Affiliated Spouse and 2) a maximum benefit of \$20,000 for Employee and Affiliated Spouse Optional Term Life. Full benefits will be paid out for non-work-related travel.

Term Life and Accident Plans – Long-term Global Workers and Staff in Unum Restricted Countries

Unum has limited the term life coverage available to members working in the following countries: Afghanistan, Algeria, Central African Republic, Chad, Congo, East Timor, Eritrea, Iran, Iraq, Kenya, Lebanon, Pakistan, Somalia, South Sudan, Sudan, Syria, Tanzania, Uganda, Uzbekistan or Yemen.

Employee & Affiliated Spouse Term Life and AD&D	
<i>Employer Paid</i>	
Term Life Coverage Amount	\$10,000
AD&D Coverage Amount	\$10,000

Employee & Affiliated Spouse Optional Term Life	
<i>Employee Paid</i>	
Available Coverage Amounts	\$10,000, \$20,000
See Monthly Optional Term Life rates below.	

Non-Affiliated Spouse Term Life	
<i>Employee Paid</i>	
Coverage Amount	\$5,000
Rate: \$0.95 per month	
No Evidence of Good Health is required. Guaranteed issue is offered only during the initial 31-day eligibility period.	

Non-Affiliated Spouse Optional Term Life	
<i>Employee Paid</i>	
Coverage Amount	May select up to 50% of the employee's total life coverage. Must be in a \$5,000 increment.
See Monthly Optional Term Life rates below.	
<i>Evidence of Good Health Application</i> is required.	

Monthly Optional Term Life Rates		Monthly Spouse Optional Term Life Rates	
Age	Rate per \$1,000	Age	Rate per \$1,000
29 & Under	\$0.056	29 & Under	\$0.062
30-34	\$0.068	30-34	\$0.075
35-39	\$0.08	35-39	\$0.088
40-44	\$0.11	40-44	\$0.121
45-49	\$0.18	45-49	\$0.198
50-54	\$0.28	50-54	\$0.308
55-59	\$0.47	55-59	\$0.517
60-64	\$0.72	60-64	\$0.792
65-69	\$1.20	65-69	\$1.32
70-74	\$2.24	70-74	\$2.464
75+	\$3.45	75+	\$3.795

Child Life

Employee-Paid

Coverage Amount	\$10,000 per child
------------------------	---------------------------

Rate: \$0.75 per month family unit

Guaranteed issue is available at initial eligibility; coverage continues to age 26. Application after initial eligibility requires *Evidence of Good Health Application*.

Employee & Affiliated Spouse Supplemental AD&D

Employee Paid

Pays you or your beneficiary if you die or suffer a specified loss (eyesight, speech, hearing, hand or foot) in an accident

Available Coverage Amounts	\$25,000, \$50,000, \$75,000, \$100,000, \$150,000, \$200,000
-----------------------------------	--

Rate: \$0.025 per \$1,000 per month

Participation in the Employee Term Life Plan is not required. Evidence of Good Health is not required for accident plans.

Non-Affiliated Spouse Supplemental AD&D

Employee Paid

Pays you or your beneficiary if you die or suffer a specified loss (eyesight, speech, hearing, hand or foot) in an accident

Non-Affiliated Spouse coverage will be 50% of the employee's supplemental AD&D coverage.

Rate: \$0.025 per \$1,000 per month

Participation in the Employee Term Life Plan is not required, but participation in Employee Supplemental AD&D is required. Evidence of Good Health is not required for accident plans.

Term Life and Accident Plans – Mid-term Global Workers and Staff

Employee Life & Affiliated Spouse Term Life and AD&D	
<i>Employer Paid</i>	
Term Life Coverage Amount	\$10,000
AD&D Coverage Amount	\$10,000

Additional Benefits

Life Planning Financial & Legal Resources

Financial, legal and grief support in the event of a death or diagnosis of a terminal illness.

Accelerated Benefits

Allows terminally ill members with a life expectancy of 12 months or less to receive up to 75% of the death benefit (\$250,000 maximum) prior to death.

Portability or Conversion of Coverage

Employees and their dependents can continue coverage if employment is terminated, or they otherwise lose eligibility.

Add Children Without Underwriting

No underwriting is required to add a dependent child within 60 days of the child's birth, adoption or placement for adoption.

Additional AD&D Benefits

AD&D plan pays additional death benefits if you die when traveling more than 100 miles from home while properly wearing a seatbelt or when protected by an airbag. The plan also pays an additional education benefit to each of your qualified, college-age dependents if you die.