

Basic Life and AD&D Insurance Supplemental Life and AD&D Insurance

EXP US Services Summary of Benefits

Effective 1.1.18

Am I eligible?	You are eligible if you are an active, full-time Employee who works at least 30 hours per week on a regularly scheduled basis.
How much Basic Life and AD&D do I have?	Your employer provides, at no cost to you, Employee Basic Life and AD&D Insurance equal to 2 times your Annual Earnings, rounded to the next higher \$1,000, to a maximum of \$200,000. Annual Earnings are defined in UnitedHealthcare's contract with your employer.
How much Employee Supplemental Life and AD&D can I purchase?	You can purchase Supplemental Life and AD&D Insurance in increments of \$10,000, \$10,000 minimum to a \$500,000 maximum. However, coverage cannot exceed 5 times your Annual Earnings. Annual Earnings are defined in UnitedHealthcare's contract with your employer.
How much Spouse Supplemental Life and AD&D can I purchase?	If you elect Employee Supplemental Life and AD&D Insurance, you may purchase Spouse Supplemental Life and AD&D Insurance in increments of \$5,000, \$5,000 minimum to a maximum of \$250,000. However, coverage cannot exceed 100% of the employee's Supplemental Life and AD&D amount. You may not elect coverage for your Spouse if they are already covered as an Employee under this policy.
How much Child(ren) Supplemental Life and AD&D can I purchase?	If you elect Employee Supplemental Life and AD&D Insurance, you may purchase Child(ren)* Supplemental Life and AD&D Insurance in increments of \$2,000, \$2,000 minimum to a maximum of \$10,000 for each child. However, coverage cannot exceed 100% of the employee's Supplemental Life and AD&D amount. Note: No benefit is paid for a child under 14 days old. *Eligible Child(ren) are those from 14 days to age 26.
What is the highest amount of Supplemental Life I can buy without filling out a medical questionnaire? (Guarantee Issue Limit)	<u>Annual Enrollment for Coverage Effective Jan 1, 2018</u> Currently Have Coverage Employee: If you have not previously been denied* employee coverage, you may increase your coverage by one increment of \$10,000, not to exceed \$150,000. Amounts greater than this Guarantee Issue Limit will require evidence of good health/insurability. <i>*Note: If you are over the Guarantee Issue limit, an increase in coverage that is due solely to an increase in earnings will not require proof of good health unless the increased coverage is greater than a cumulative increase of \$50,000 over the prior approved amount of Supplemental Life coverage.</i> Spouse: If your Spouse has not previously been denied* coverage, you may increase current Spouse coverage by one increment of \$5,000, not to exceed \$30,000. Amounts greater than this Guarantee Issue Limit will require evidence of good health/insurability.

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<p>What is the highest amount of Supplemental Life I can buy without filling out a medical questionnaire? (Guarantee Issue Limit) <i>Continues</i></p>	<p>Do Not Currently Have Coverage Employee: If you have not previously been denied* employee coverage, you may elect coverage in the amount of \$150,000. Amounts greater than this Guarantee Issue Limit will require evidence of good health/insurability. Spouse: If your Spouse has not previously been denied* coverage, you may elect Spouse coverage in the amount of \$30,000. Amounts greater than this Guarantee Issue Limit will require evidence of good health/insurability. Child(ren): If your Child(ren) have not previously been denied* coverage, you may elect Child(ren) coverage up to \$10,000.</p> <p><i>* Evidence of Good Health/Insurability is required for any requested amount for anyone previously denied coverage. All applicants will be required to provide evidence of good health/insurability if Minimum Participation in the Plan is not met.</i></p> <p><u>New Hire, First Time Eligible:</u> Employee: You may elect up to \$150,000. Amounts greater than the Guarantee Issue Limit will require evidence of good health/insurability. Spouse: You may elect up to \$30,000. Amounts greater than the Guarantee Issue Limit will require evidence of good health/insurability. Child(ren): You may elect up to \$10,000.</p> <p><u>Late Entrant (did not enroll within 31 days of eligibility):</u> For Employee and Spouse coverage, evidence of good health/insurability is required for any requested amount.</p>
<p>Can I purchase Supplemental Life and Supplemental AD&D separately?</p>	<p>You can purchase Supplemental Life Insurance without buying Supplemental AD&D Insurance. However, to purchase Supplemental AD&D Insurance, you must buy Supplemental Life Insurance. If you elect Supplemental AD&D Insurance, the coverage amount elected must not exceed the amount of Supplemental Life elected and approved. This applies to you, your Spouse and your Dependent Child(ren).</p>
<p>What does Basic AD&D provide me?</p>	<p>Accidental Death & Dismemberment (AD&D) provides benefits due to certain injuries or death from an accident.* The covered injuries or death can occur up to 365 days after the accident. The AD&D Insurance pays certain percentages of the benefit amount based on the injury sustained. Coverage includes 10% additional benefit for use of Seatbelt only or Seatbelt and Air Bag for loss of life. Your total benefit for all losses due to the same accident will not be more than 100% of the amount of coverage provided to you. Please see the certificate of coverage for the complete AD&D Benefit schedule.</p> <p><i>*Some state variations may apply.</i></p>
<p>What is a beneficiary?</p>	<p>Your beneficiary is a person (or persons) or legal entity (entities) who receives a benefit payment if you die while you are covered under the policy. You, as the employee, must select your beneficiary when you complete your enrollment application; your selection is legally binding. You are automatically the beneficiary for any Spouse or Child(ren) coverage.</p>

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Are any resources available for beneficiaries?	Beneficiary Services provides beneficiaries with services for grief consultation, financial/legal assistance and referral to community resources. For more information, call 866-302-4480 . More details are provided later in this summary.
Are there other limitations to enrollment?	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.
Does my coverage reduce as I get older?	<u>Employee</u> Basic Life and AD&D and Supplemental Life and AD&D coverage reduces to 65% of the face amount at age 70; to 50% of the original amount at age 75. <u>Spouse</u> Supplemental Life and AD&D coverage reduces the same as the employee's. All coverage terminates upon employee's retirement.
Do I still pay my Life Insurance premiums if I become disabled?	If you become totally disabled before age 60 and your disability lasts for at least 6 months, your Employee Supplemental Life Insurance premium may be waived.
What is the Accelerated Death Benefit?	If you are diagnosed as terminally ill with a 12 month or less life expectancy, 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.
Can I keep my Life coverage if I leave my employer?	Subject to the contract, you have these options: <ul style="list-style-type: none"> • Convert your Group Life coverage to your own individual policy (policies). • If you leave your employer, Portability is an option that allows you to continue your Supplemental Life Insurance coverage. To be eligible, you must terminate your employment prior to age 70. This option allows you to continue all or a portion of your Life Insurance coverage under a separate Portability Term policy. <p>Portability is subject to a minimum of \$5,000 and a maximum of \$500,000 and does include coverage for your Spouse and Children. You must elect portability for your own coverage in order to elect portability for your Spouse and or Children. Spouse Portability is subject to a maximum of \$250,000; Dependent Child Portability is subject to a maximum of \$10,000.</p> <p>To elect Portability, you must apply and pay the premium within 30 days of the termination of your Life Insurance.</p>

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LIFE AND AD&D COST SUMMARY (Current Monthly Rates)

Basic Life and AD&D – Employee	100% Employer-paid		
Supplemental Life and AD&D Employee and Spouse Rates are based on employee's age	Current Monthly Rates per \$1,000 of benefit		
	<u>Age Range</u>	<u>Employee Rate</u>	<u>Spouse Rate</u>
	Less than 25	\$0.080	\$0.080
	25-29	\$0.080	\$0.080
	30-34	\$0.085	\$0.085
	35-39	\$0.105	\$0.105
	40-44	\$0.147	\$0.147
	45-49	\$0.219	\$0.219
	50-54	\$0.337	\$0.337
	55-59	\$0.517	\$0.517
	60-64	\$0.697	\$0.697
	65-69	\$1.118	\$1.118
	70-74	\$1.861	\$1.861
75 and above	\$1.831	\$1.831	
Supplemental Life – Child(ren) AND/OR Supplemental Life and AD&D – Child(ren)	\$0.143 per \$1,000 of benefit AND/OR \$0.175 per \$1,000 of benefit		
Supplemental AD&D – Employee	\$0.032 per \$1,000 of benefit		
Supplemental AD&D – Spouse	\$0.032 per \$1,000 of benefit		
Supplemental AD&D – Child(ren)	\$0.032 per \$1,000 of benefit		

Important Details

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:

- Death by suicide (two years)*.

* Some state variations may apply

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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 thru 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; Unimerica Insurance Company; and in California by Unimerica Life Insurance Company; and in New York by Unimerica Life Insurance Company of New York. 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; Unimerica Life Insurance Company of NY in New York, NY.

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