



Workday Voluntary Life and AD&D Insurance Plan Highlights Policy #139463

<p>Who is eligible for this coverage?</p>	<p>All benefits eligible regular employees working 20 hours per week and in active employment in the United States with the Employer and their eligible spouses/domestic partners (DP) and children (up to age 26). Excluding Independent Contractors, Temporary, Seasonal, Leased, Collective Bargaining Employees and Interns.</p>
<p>What are the coverage amounts?</p>	<p>Voluntary Life: Employee: up to 5 times salary in increments of \$5,000; not to exceed \$1,000,000. Spouse/DP: up to 100% of employee amount in increments of \$5,000; not to exceed \$500,000. Child: up to 100% of employee coverage amount in increments of \$1,000; not to exceed \$20,000. The maximum death benefit for a child between the ages of live birth and six months is \$5,000. Note: In order to purchase Life coverage for your dependents, you must buy coverage for yourself</p> <p>Voluntary AD&D: Employee: up to 5 times salary in increments of \$5,000; not to exceed \$1,000,000. Spouse/DP: up to 100% of employee amount in increments of \$5,000; not to exceed \$500,000. Child: up to 100% of employee coverage amount in increments of \$1,000; not to exceed \$20,000. The maximum death benefit for a child between the ages of live birth and six month is \$5,000. Note: You may purchase AD&D coverage for yourself regardless of whether you purchase term life coverage. In order to purchase AD&D coverage for your dependents, you must buy coverage for yourself.</p>
<p>Is the coverage portable (can I keep it if I leave my employer)?</p>	<p>If you retire, reduce your hours or leave your employer, you can continue coverage for yourself your spouse/DP and your dependent children at the group rate.</p> <p>Portability is not available for people who have a medical condition that could shorten their life expectancy — but they may be able to convert their term life policy to an individual life insurance policy.</p>
<p>When is coverage effective?</p>	<p>Please see your plan administrator for your effective date.</p> <p>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.</p> <p>For your dependent spouse/DP and children, insurance coverage will be delayed if the dependent is totally disabled on the date that insurance would otherwise be effective. Totally disabled means that as a result of an injury, sickness or disorder, your dependent spouse/DP and children: are confined in a hospital or similar institution; are unable to perform two or more activities of daily living (ADLs) because of a physical or mental incapacity resulting from an injury or a sickness; are cognitively impaired; or have a life-threatening condition. Exception: Infants are insured from live birth.</p>



Can I be denied coverage?

Current employees:

During annual enrollment and qualifying life events, you can increase your coverage by \$100,000 with no health questions. You can increase your spouse coverage by \$50,000 with no health questions. Any amount of life insurance coverage over these amount(s) will be subject to a medical questionnaire. You may also be required to take certain medical tests at Unum’s expense.

New employees:

To apply for coverage, complete your enrollment within 31 days of your eligibility period. You can elect up the guaranteed issue for yourself (\$500,000), spouse/DP (\$50,000) and children (\$20,000) with no health questions. If you choose coverage over the amount you are guaranteed, you will need to complete a medical questionnaire. You may also be required to take certain medical tests at Unum’s expense.

How do I apply?

Please see your plan administrator.

How much does the coverage cost?

Term life

Age band	Employee rate per \$1,000	Spouse/DP rate per \$1,000
<25	.037	.037
25-29	.043	.043
30-34	.058	.058
35-39	.065	.065
40-44	.083	.083
45-49	.133	.133
50-54	.211	.211
55-59	.325	.325
60-64	.506	.506
65-69	.878	.878
70-74	1.567	1.567
75+	2.060	2.060

Child life monthly rate is .218 per \$1,000. One life premium covers all children.

Term Life Calculation Worksheet

Your rate is based on your insurance age, which is your age immediately prior to and including the anniversary/effective date.

Spouse/DP rate is based on Spouse’s/DP’s age on plan Anniversary.

Your rate is based on your insurance age, which is your age immediately prior to and including the anniversary/effective date.

Spouse/DP rate is based on the spouse’s/DP’s age on plan anniversary.

AD&D Calculation Worksheet

	AD&D cost	Monthly Cost
Employee	Per \$1,000	\$.019
Spouse/DP	Per \$1,000	\$.019
Child	Per \$1,000	\$.019

Coverage amount		Increment		Rate		Monthly cost	
Employee	\$	÷	\$1,000	X	\$.019	=	\$
Spouse/DP	\$	÷	\$1,000	X	\$.019	=	\$
Children	\$	÷	\$1,000	X	\$.019	=	\$

Will my premiums be waived if I'm disabled?

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

What does my AD&D insurance pay for?

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 or one foot and the sight of one eye;
- speech and hearing.

Other losses may be covered as well. Please contact your plan administrator.

Are there any AD&D exclusions or limitations?

Accidental death and dismemberment benefits will not be paid for losses caused by, contributed to by, or resulting from:

- disease of the body; diagnostic, medical or surgical treatment or mental disorder as set forth in the latest edition of the Diagnostic and Statistical Manual of Mental Disorders (DSM);
- 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;
- committing or attempting to commit 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 or your dependent's doctor. This exclusion does not apply to you or your dependent if the chemical substance is ethanol;

intoxication – "being intoxicated" means you or your dependent's blood alcohol level equals or exceeds the legal limit for operating a motor vehicle in the state or jurisdiction where the accident occurred.

When does my coverage end?

You and your dependents' coverage under the Summary of Benefits ends on the earliest of:

- the date the policy or plan is cancelled;
- 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 covered layoff or leave of absence or due to an injury or sickness, as described in the certificate of coverage.

In addition, coverage for any one dependent will end on the earliest of:

- the date your coverage under a plan ends;
- the date your dependent ceases to be an eligible dependent;
- for a spouse/DP, the date of a divorce or annulment;
- for dependent coverage, the date of your death.

Unum will provide coverage for a payable claim that occurs while you and your dependents are covered under the policy or plan.

Beneficiaries

For dependent spouse and child coverage, employees will automatically be assigned as the beneficiary for dependent spouse and child coverage.

For employee voluntary life, employee must select a beneficiary.

Delayed effective date of coverage

Insurance coverage will be delayed if you are not an active employee because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective.

The policy provisions may vary or not be available in all states. The policy has exclusions and limitations which may affect any benefits payable. For complete details of coverage, please refer to Policy Form C.FP-1 et al or contact your Unum representative.

Underwritten by Unum Life Insurance Company of America, Portland, Maine

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