



Anglican Benefits

Life and AD&D Insurance Plan Highlights

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| Who is eligible for this coverage? | All actively employed employees working at least 30 hours each week for your employer in the U.S. | | | | | | |
| What is the coverage amount? | Your employer is providing you with \$75,000 of term life and AD&D insurance | | | | | | |
| Is it portable (can I keep it if I leave my employer)? | If you retire, reduce your hours or leave your employer, you can continue coverage for yourself at the group rate. 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. | | | | | | |
| When is my coverage effective? | Please see your plan administrator for your effective date. | | | | | | |
| What does my AD&D insurance pay for? | The full benefit amount is paid for loss of: <ul style="list-style-type: none"> - Life - Both hands or both feet or sight of both eyes - One hand and one foot - One hand and the sight of one eye - Speech and hearing | | | | | | |
| Do my life insurance benefits decrease with age? | Coverage amounts will reduce according to the following schedule: <table style="margin-left: 20px;"> <tr> <td>Age:</td> <td>Insurance amount reduces to:</td> </tr> <tr> <td>65</td> <td>65% of original amount</td> </tr> <tr> <td>70</td> <td>50% of original amount</td> </tr> </table> <p>Coverage may not be increased after a reduction.</p> | Age: | Insurance amount reduces to: | 65 | 65% of original amount | 70 | 50% of original amount |
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| 65 | 65% of original amount | | | | | | |
| 70 | 50% of original amount | | | | | | |
| Does this plan include help with work-life balance? | Yes. Our work-life balance employee assistance program (EAP) provides professional advice for a wide range of personal and work-related issues. The service is available to you and your family members 24 hours a day, 365 days a year. It provides resources to help you find solutions to everyday issues — such as financing a car or selecting child care — as well as more serious problems, such as alcohol or drug addiction, divorce or relationship problems. There is no additional charge for using the program, and you do not have to have filed a disability claim or be receiving benefits to use the program. | | | | | | |

The work-life balance employee assistance program is provided by Ceridian Corporation and is available with selected Unum insurance offerings. Exclusions, limitations and prior notice requirements may apply, and service features, terms and eligibility criteria are subject to change. The service is not valid after termination of coverage and may be withdrawn at any time. Please contact your Unum representative for full details.

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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