

# Take a look at what your employer is offering



## Pacific Lutheran University

Policy #801771

### Employer-paid Life and AD&D Benefit Summary

Who is eligible for this coverage?	All actively employed employees working at least 20 hours each week for your employer in the U.S.
What is my Life and AD&D benefit amount?	Your employer is providing you with 1 times your annual earnings of term life and AD&D insurance, rounded to the next higher \$1,000; not to exceed \$500,000.
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. 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.
Do my life insurance benefits decrease with age?	Coverage amounts will reduce according to the following schedule: Age: Insurance amount reduces to: 70 65% of original amount 75 50% of original amount Coverage may not be increased after a reduction.
When is my coverage effective?	Your effective date of coverage is 6/1/2018. If you become eligible after this date, 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: - 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  Other losses may be covered as well. Please see your Plan Administrator.
What else is included with this policy?	<ul style="list-style-type: none"> <li>• AD&amp;D Seat-Belt / Airbag Benefit</li> <li>• AD&amp;D Education Benefit</li> </ul>

#### 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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