



Basic Life and AD&D Coverage

Lake-Sumter Medical Society

Basic Group Term Life and AD&D Insurance for Employees of Participating Employers

- Term Life Benefit: \$15,000
- AD & D Benefit: Same as Basic Term Life Benefit.
- Spouse Benefit: \$5,000
- Child Benefit: Live birth to 6 month: \$1,000
6 months to 19 years (26 if full-time student): \$2,000
- Age Reductions: Benefits reduce by 65% at age 65, and by 50% at age 70.
- Seatbelt(s) and Air Bag benefit for you
Maximum benefit payment:
Seatbelt(s): \$10,000
Air Bag: \$ 5,000
- Waiver of Premium: If an employee becomes disabled for a period of 9 months or longer prior to age 60, the total premium for the Basic Group Term Life Insurance is waived. This coverage continues up to retirement.
- How long must you be disabled before you are eligible to have Life premiums waived? You must be disabled through your **elimination period**. Your elimination period is 9 months.
- Accidental Dismemberment Coverage

Covered Losses	Benefit Amounts
Both hands or both feet or sight of both eyes	The full amount
One hand and one foot	The full amount
One hand and Sight of one eye	The full amount
One foot and the Sight of one eye	The full amount
One hand or foot	One half of the full amount
Sight of one eye	One half of the full amount

The most Unum will pay for any combination of Covered Losses from any one accident is the full amount. The Full Amount is shown in the Accidental Death **and Dismemberment Insurance** "**Benefits at a Glance**" page.

- Accelerated Benefit: If you become terminally ill while you are insured by the plan, Unum Provident will pay you a portion of your life insurance benefit one time. The payment will be based on 50% of your life insurance amount not to exceed \$750,000.
- Portability: Option to continue coverage at current rates if employment ends or upon retirement. If disabled, a conversion privilege is also available.
- Conversion: When Life coverage ends under the plan, you can convert your coverage to an Individual Life Policy, without Evidence of Insurability.
- Survivor Support: Employee Only.

This is not an insurance contract. It is a brief benefit summary.