



**Los Rios Community College District
Policy #800795**

Eligibility

All Active Full-time Employees who are certificated members with a permanent assignment of 50% or more (minimum of 12.5 hours per week) who are citizens or legal residents of the United States, its territories and protectorates, excluding adjunct faculty, temporary, leased or seasonal employees

Coverage Amounts

Your Term Life and AD&D coverage is \$50,000.

Guarantee Issue amount: \$50,000

AD&D Benefit Schedule: 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
- One foot and the sight of one eye
- Speech and hearing

Other losses may be covered as well. Please see your Plan Administrator.

On the July 1st following the date you have reached age 70, but not age 75, your amount of life insurance will be:

- 65% of the amount of life insurance you had prior to age 70; or
- 65% of the amount of life insurance shown above if you become insured on or after age 70 but before age 75.

There will be no further increases in your amount of life insurance.

On the July 1st following the date you have reached age 75 or more, your amount of life insurance will be:

- 50% of the amount of life insurance you had prior to your first reduction; or
- 50% of the amount of life insurance shown above if you become insured on or after age 75.

There will be no further increases in your amount of life insurance.

Additional AD&D Benefits

Education Benefit: If you or your insured spouse die within 365 days of an accident, an additional benefit is paid to your dependent child(ren). Your child(ren) must be a full-time student beyond grade 12. (Not available in Illinois or New York.)

Seat Belt/Air Bag Benefit: If you or your insured dependent(s) die in a car accident and are wearing a properly fastened seat belt and/or are in a seat with an air bag, an amount will be paid in addition to the AD&D benefit:

10% of the full AD&D benefit (\$25,000 max) if insured dies while properly wearing a seatbelt and an additional 5% (\$5,000 max) if insured was protected by an airbag.

Waiver of Premium

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

Portability/Conversion

If you retire, reduce your hours or leave your employer, you can take this coverage with you by electing either Portability or Conversion coverage according to the terms outlined in the contract.

Accelerated Death Benefit

If you become terminally ill and are not expected to live more than twelve months, you may request 100% of your death benefit to a maximum of \$250,000. A doctor must certify your condition in order to qualify for this benefit.

Life Planning Financial and Legal Resources

This personalized financial counseling service provides expert, objective financial counseling to survivors and terminally ill employees at no cost. This service is also extended to you upon the death or terminal illness of your covered spouse. The financial consultants are master level consultants. They will help develop strategies needed to protect resources, preserve current lifestyles, and build future security. At no time will the consultants offer or sell any product or service.

Contact your Plan Administrator for further questions about your coverage.

This plan highlight is a summary provided to help you understand your insurance coverage from Unum. Details may differ from state to state.

Please refer to your certificate booklet for your complete plan description. If the terms of this plan highlight summary or your certificate differ from your policy, the policy will govern.

*Once in life insurance benefit reduction the policy holder will remain in reduction without any further increases in benefit.

Life Planning is provided by Ceridian Incorporated. The services are subject to availability and may be withdrawn by Unum without prior notice.

Underwritten by: **Unum Life Insurance Company of America**, 2211 Congress Street, Portland, Maine 04122, www.unum.com

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