



## Carson Tahoe Regional Healthcare Life + AD&D Insurance Administrators, Managers, Exempt Employees

Who is eligible for this coverage?	All active Administrators, Managers, Exempt Employees employed employees working at least 20 hours each week for your employer in the U.S. and their eligible spouses and children up to age 25.
What are the Life and AD&D coverage amounts provided by your Employer?	Your employer is providing \$50,000 of Life and AD&D coverage for you.
What additional Life coverage is available for you to purchase?	<p>Employee: Increments of \$10,000; not to exceed \$500,000.</p> <p>Spouse: up to 100% of employee amount in increments of \$5,000; not to exceed \$250,000.</p> <p>Child: less than 6 months \$1,000, 6 months to age 19, or 25 if full-time student up to 100% of employee amount in \$2,000 increments to a maximum of \$10,000</p> <p>Note: You must purchase additional Life coverage for yourself in order to purchase Life coverage for your dependents.</p>
Can I be denied coverage?	If you and your eligible dependents enroll during your initial enrollment period, you may apply for any amount of Life coverage up to \$250,000 for yourself with base and buy-up combined and any amount of coverage up to \$30,000 for your spouse, without answering any medical questions.
How do I apply?	<p>To apply for coverage, complete your enrollment by 1/1/2018.</p> <p>If you were hired after 1/1/2018, complete your enrollment within 31 days of your eligibility date determined by your employer.</p> <p>If you apply for additional coverage after your effective date or if you choose coverage over the guaranteed issue amount with base and buy-up combined, you will need to complete a medical questionnaire, which you can get from your plan administrator. You may also be required to take certain medical tests at Unum's expense.</p>
When is coverage effective?	<p>Your coverage is effective 1/1/2018 or the date your application is approved by underwriting, if health questions were required.</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><b>Delayed Effective Date of Coverage</b> Unum will provide coverage for you and your dependent(s) if you and your dependent(s) are covered by the prior policy on the day before the effective date of this Summary of Benefits, and if you would be eligible for coverage under this Summary of Benefits if you were in active employment on the effective date of this Summary of Benefits.</p> <p>If you are on a covered layoff or leave of absence on the effective date of this Summary of Benefits, we will consider your layoff or leave of absence to have started on that date, and coverage for you and your dependent(s) under this provision will continue for the layoff or leave of absence period provided in this Summary of Benefits, or the layoff or leave of absence period remaining under the prior policy on the effective date of this Summary of Benefits, whichever period is shorter. If you are absent from work due to injury or sickness on the effective date of this Summary of Benefits, then coverage under this provision will continue until the earliest of the date:</p>



	<ul style="list-style-type: none"> <li>- you are no longer injured or sick,</li> <li>- you return to active employment,</li> <li>- you are approved for a disability extension of benefits or accrued liability under the prior policy, including premium waiver, or</li> <li>- your employment ends.</li> </ul> <p>Also, if you incur a covered loss but are not in active employment under this Summary of Benefits, any benefits payable under this Summary of Benefits will be limited to the amount that would have been paid by the prior carrier. Unum will reduce your payment by any amount for which the prior carrier is liable.</p>
Do my life insurance benefits decrease with age?	<p>Coverage amounts will reduce according to the following schedule:</p> <p>Age:                      Insurance amount reduces to:  70                              50% of original amount</p> <p>Coverage may not be increased after a reduction.</p>
Is the coverage portable (can I keep it if I leave my employer)?	<p>If you retire, reduce your hours or leave your employer, you can continue coverage for yourself, your spouse and your dependent children at the age banded rates on the attached sheet. 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>
Are there any life insurance exclusions or limitations?	<p>Life insurance benefits will not be paid for deaths caused by suicide within the first 24 months after the date your coverage becomes effective. If you increase or add coverage, these enhancements will not be paid for deaths caused by suicide within the first 24 months after you make these changes.</p>
Will my premiums be waived if I'm disabled?	<p>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.</p>
What does my AD&D insurance pay for?	<p>The full benefit amount is paid for loss of:</p> <ul style="list-style-type: none"> <li>• life;</li> <li>• both hands or both feet or sight of both eyes;</li> <li>• one hand and one foot;</li> <li>• one hand or one foot and the sight of one eye;</li> <li>• speech and hearing.</li> </ul> <p>Other losses may be covered as well. Please contact your plan administrator.</p>
Are there any AD&D exclusions or limitations?	<p>Accidental death and dismemberment benefits will not be paid for losses caused by, contributed to by, or resulting from:</p> <ul style="list-style-type: none"> <li>• 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);</li> <li>• suicide, self-destruction while sane, intentionally self-inflicted injury while sane or self-inflicted injury while insane;</li> <li>• war, declared or undeclared, or any act of war;</li> <li>• active participation in a riot;</li> <li>• committing or attempting to commit a crime under state or federal law;</li> <li>• 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;</li> <li>• 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.</li> </ul>

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to Policy Form C.FP-1 et al or contact your Unum representative.  
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