



**Lewiston-Porter United Teachers Benefit Fund
Policy # 118668-21**

Please read carefully the following description of your Unum Term Life and Accidental Death & Dismemberment insurance plan.

Your Plan

Eligibility

All members of the Lewiston-Porter United Teachers Benefit Fund working at least 20 hours each week in active employment in the U.S. with the employer, and all members of the Lewiston-Porter CSEA Benefit Fund working at least 40 hours each week in active employment in the U.S. with the employer.

New Hire Waiting Period

Coverage begins on your date of hire.

Plan Premiums

The Benefit Fund pays the premium for \$10,000 Life and \$10,000 AD&D coverage for you. You pay the entire cost of any additional coverage you choose.

**Life and Accidental Death &
Dismemberment (AD&D)
Additional Coverage
Choices**

The Benefit Fund provides you with Base Life and AD&D coverage of \$10,000.

You may purchase additional Life and AD&D coverage as follows:

- Option A: \$10,000
- Option B: \$20,000
- Option C: \$30,000
- Option D: \$40,000

AD&D coverage provides additional benefits for an accidental death, and for an accidental dismemberment, as defined in the schedule of benefits (contact your Plan Administrator for additional details).

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.

Life and AD&D coverage amount(s) 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.

Term Life Insurance and AD&D Flex Coverage Highlights (Continued)

Guarantee Issue

Current Members who previously elected additional Life/AD&D coverage: Each year during the Annual Enrollment Period held in June, you may increase or decrease your additional Life/AD&D insurance coverage by any number of levels; however, Evidence of insurability will be required if you increase your coverage by more than 1 option level. Your coverage election will be effective on the later of 7/1 or the date your Evidence of Insurability form is approved.

Current Members who did not previously elect additional Life/AD&D coverage: Each year during the Annual Enrollment Period held in June, you will be given the opportunity to elect additional Life/AD&D insurance coverage. Any additional coverage election will require the completion of an Evidence of Insurability form. Your additional coverage election will be effective on the later of 7/1 or the date Unum approves your Evidence of Insurability form.

New Hires: If you enroll within 31 days following your date of hire, you may apply for any amount of additional Life/AD&D insurance coverage without Evidence of Insurability. If you choose not to apply for any additional Life/AD&D coverage during the 31-day period, you cannot apply for additional coverage until the next Annual Enrollment Period held in June and you will be required to furnish Evidence of Insurability and be approved to qualify for coverage.

CSEA Members hired prior to 7/1/2012: You may apply for any amount of additional Life/AD&D insurance coverage without Evidence of Insurability and your election will be effective on the next July 1. If you choose not to apply for any additional Life/AD&D coverage during the Annual Enrollment Period, you cannot apply for additional coverage until the next Annual Enrollment Period held in June and you will be required to furnish Evidence of Insurability and be approved to qualify for coverage.

Additional Benefits

Life Planning Financial & Legal Resources

This personalized financial counseling service provides expert, objective financial counseling to survivors and terminally ill members at no cost to you. 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.

Portability/Conversion

If you retire, reduce your hours or leave your employer, you can take this coverage with you according to the terms outlined in the contract. You may also have the option to convert your Term life coverage to an individual life insurance policy.

Accelerated Benefit

If you become terminally ill and are not expected to live beyond a certain time period as stated in your certificate booklet, you may request up to 50% of your life insurance amount, without fees or present value adjustments. A doctor must certify your condition in order to qualify for this benefit. Upon your death, the remaining benefit will be paid to your designated beneficiary(ies).

Term Life Insurance and AD&D Flex Coverage Highlights (Continued)

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 the period of disability.

Retained Asset Account

Benefits of \$10,000 or more are paid through the Unum Retained Asset Account. This interest bearing account will be established in the beneficiary's name. He or she can then write a check for the full amount or for \$250 or more, as needed.

Worldwide Emergency Travel Assistance Services

Whether your travel is for business or pleasure, our worldwide emergency travel assistance program is there to help you when an unexpected emergency occurs. With one phone call anytime of the day or night, you, your spouse and dependent children can get immediate assistance anywhere in the world. Emergency travel assistance is available to you when you travel to any foreign country, including neighboring Canada or Mexico. It is also available anywhere in the United States for those traveling more than 100 miles from home. Your spouse and dependent children do not have to be traveling with you to be eligible. However, spouses traveling on business for their employer are not covered by this program.

Additional AD&D Benefits

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.

Limitations/Exclusions/ Termination of Coverage

Suicide Exclusion

Life benefits for additional life coverage will not be paid for deaths caused by suicide in the first 24 months after your effective date of coverage. No increased or additional benefits will be payable for deaths caused by suicide occurring within 24 months after the day such increased or additional insurance is effective.

AD&D Benefit Exclusions

AD&D benefits will not be paid for losses caused by, contributed to by, or resulting from:

- Disease of the body or diagnostic, medical or surgical treatment or mental disorder as set forth in the latest edition of the Diagnostic and Statistical Manual of Mental Disorders;
 - Suicide and intentionally self-inflicted injury;
 - War, declared or undeclared, or any act of war;
 - Active participation in a riot;
 - Participation in a felony
 - Drug addiction.
-

Term Life Insurance and AD&D Flex Coverage Highlights (Continued)

Termination of Coverage

Your coverage under the Summary of Benefits ends on the earliest of:

- The date the policy or plan is cancelled;
- The date you no longer are in an eligible group;
- The date your eligible group is no longer covered;
- The last day of the period for which you made any required contributions;
- The last day you are in active employment unless continued due to a covered layoff or leave of absence or due to an injury or sickness, as described in the certificate of coverage;

Unum will provide coverage for a payable claim which occurs while you are covered under the policy or plan.

Effective Date of Coverage

Your coverage election will become effective on the next July 1 or if Evidence of Insurability is required, the date Unum approves your Evidence of Insurability form. For members who become eligible after this date, please see your Plan Administrator for your effective date.

Delayed Effective Date of Coverage

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.

Changes to Coverage

At each Annual Enrollment Period or within 31 days of a Change in Status, you will be given the opportunity to change your additional coverage election.

Questions

If you should have any questions about your coverage or how to enroll, please contact your Plan Administrator.

This plan highlight is a summary provided to help you understand your insurance coverage from Unum. Some provisions may vary or not be available in all states. 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. For complete details of coverage, please refer to policy form number C.FP-1, et al. **05/08/12**

All worldwide emergency travel assistance must be arranged by Assist America, which pays for all services it provides. Medical expenses such as prescriptions or physician, lab or medical facility fees are paid by the member or the member's health insurance.

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

Underwritten by:

First Unum Life Insurance Company, New York, New York, www.unum.com

Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries. ©2007 Unum Group. All rights reserved.