



Oshyn, Inc. Life and AD&D Insurance Plan Highlights

Who is eligible?	All actively employed employees working at least 30 hours each week with your employer in the U.S.						
What is the coverage amount?	Your employer is providing you with \$10,000 of term life insurance. You will also receive \$10,000 of Accidental Death and Dismemberment insurance.						
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 at the group rate. 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.						
When is my coverage effective?	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: <ul style="list-style-type: none"> - 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 						
Do my life insurance benefits decrease with age?	Coverage amounts will reduce according to the following schedule: <table style="margin-left: 20px;"> <tr> <td>Age:</td> <td>Insurance amount reduces to:</td> </tr> <tr> <td>65</td> <td>65% of original amount</td> </tr> <tr> <td>70</td> <td>50% of original amount</td> </tr> </table> <p>Coverage may not be increased after a reduction.</p>	Age:	Insurance amount reduces to:	65	65% of original amount	70	50% of original amount
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Does this plan include an 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 100% of your life insurance amount up to \$250,000, without fees or present value adjustments. A doctor must certify your condition in order to qualify for this benefit. This feature also applies to your covered dependents.						

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.

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