

Unum Group Term Life

Plan Highlights

Unum Contact Information

Claim Information

T: 800.445.0402
www.unum.com

Benefits and Eligibility

T: 800.421.0344

Value-Added Coverage and Services Contact Information

AD&D

T: 800.421.0344

EAP

T: 800.854.1446

www.unum.com/lifebalance

Life Planning/Legal Resources

T: 800.422.5142

members.healthadvocate.com

Organization name:

Unum - Life Planning

Worldwide Emergency Travel Assistance

Ref. # 01-AA-UN-762490

E: medservices@assistamerica.com

Within the U.S:

T: 800.872.1414

Outside the U.S:

T: + (U.S. access code)

609.986.1234

Peace of Mind

Unum Group Term Life Helps Protect Families

A Unum group term life coverage through CoPower not only gives you a basic level of life insurance, but it also provides an Accidental Death and Dismemberment (AD&D) coverage, Employee Assistance Program (EAP) benefit, Life Planning services, and Worldwide Emergency Travel Assistance services.

As an active full-time employee working 30 hours per week in the United States with your employer, you are eligible for \$_____ of Term Life and AD&D coverage. You are not required to undergo a physical exam if enrolling in this coverage.

All Unum plans offered through CoPower have an age reduction schedule: once you or a covered dependent reaches a certain age, the amount of coverage decreases.

- At age 70, coverage reduces to 65% of the original coverage amount.
- At age 75, the coverage reduces to 50%.

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 or your dependent 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 \$_____. A doctor must certify your condition in order to qualify for this benefit. You or your dependent's death benefit will be reduced by the Accelerated Life Benefit paid.

Value-Added Coverage and Services

1. Accidental Death and Dismemberment (AD&D)

This coverage provides additional benefits to you or your beneficiary in the event of a fatal accident or an accident that results in the loss of eyesight, speech, hearing or a limb.

- 100% benefit for loss of life or dismemberment; loss of sight, speech, and hearing; quadriplegia
- 75% benefit for triplegia or paraplegia
- 50% benefit for loss of one hand or foot, sight of one eye, speech or hearing
- 25% benefit for loss of thumb and index finger on the same hand, uniplegia
- Education benefit for the insured's qualified unmarried children
- Repatriation benefit
- Exposure and disappearance benefit
- Seatbelt and airbag benefit

2. Work-Life Balance—Employee Assistance Program (EAP)

Confidential assistance to you and your family members with finding solutions for the everyday challenges of work and home, as well as for more serious issues involving emotional and physical well-being.

- Childcare and/or eldercare referrals
- Personal relationship information
- Health information and online tools
- Legal consultations with licensed attorneys
- Financial planning assistance
- Stress management
- Career development

Three face-to-face sessions with master-level consultants every six months per incidence, per family member. Available 365 days a year, 24 hours a day by phone (toll-free) or web.

3. Life Planning Financial and Legal Resources

Available at no charge, these life planning services are available to your spouse and beneficiaries if you are terminally ill or die.

- Financial and legal resources
- Impartial, accurate advice
- Emotional counseling and support
- Customized service

4. Worldwide Emergency Travel Assistance

Whether traveling for business or pleasure anywhere in the world, help is available to you and your family in the event of a medical emergency. These worldwide emergency travel assistance services, provided by Assist America, Inc., are just a phone call away:

- Hospital admission guarantee
- Emergency medical evacuation
- Medically supervised transportation home
- Transportation for a friend or family member to join the hospitalized patient
- Prescription replacement assistance
- Access to multilingual crisis management professionals
- Medical referrals to Western-trained English-speaking medical providers
- Care and transport of unattended minor children

CoPower VANTAGE

Plan Administration:

For plan coverage, benefits, or eligibility, contact a CoPower Group Service Representative Monday through Friday, 8:00 am to 5:00 pm PST.
T: 888.920.2322
E: copower.requests@amwins.com
www.copower.com

CoPower VANTAGE is a portfolio of value-add services, available free of cost to all CoPower members!



Discount Rx Card

FREE discount prescription card to members with up to 75% discounts on prescription drugs (discounts average roughly 30%.) Honored at more than 56,000 pharmacies!



BenefitHub

Stretch your paychecks with money-saving offers and exclusive discounts. Members enjoy savings on dining, theme parks, shopping and a host of other services.

Includes discounts on:

- Amusement parks
- Direct TV
- Legal Zoom
- Restaurant Gift Cards
- Hotel Deals
- Car Rental & Airfare

To learn more on how you can take advantage of these free services and offerings, visit www.copower.com/our-products/copower-vantage



Benefits Made Easy

copower.com

While the information provided in this guide is believed to be accurate as of the print date, it is subject to change without notice. For the most up-to-date rates and information, contact CoPower.

The benefit information contained in this booklet is summary in nature. It does not include all services, limitations, or exclusions. Please refer to the carrier's Evidence of Coverage or Certificate of Insurance documents for terms and conditions of coverage.