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UNUM sm

2026 PRODUCT & RATE GUIDE

For Plans Effective January 1, 2026 - December 31, 2026

COPOWER **SELECT**

Unum Through CoPower

Why CoPower?

Your clients are unique, and their needs vary. With our comprehensive portfolio, you're the architect for your client's benefit program. At CoPower, we take a holistic approach to providing exceptional ancillary benefit solutions that redefine industry standards. We believe that the experience matters. With a history of serving thousands of employer groups, their employees, and family members, we take pride in providing tailored coverage options delivered through a concierge-style experience.

Unum has been a **leader in group disability** benefits in the U.S. for more than 40 years.[1]

Unum serves **1 in 2 Fortune 100 companies**.[2]

Unum pays out over **$6 billion in benefits** each year.[3]

Unum in the US **protects 38 million** people and their families.[3]

Group Term and Voluntary Life Insurance

Unum group term life coverage through CoPower enables employers to support their employees through life's ups and downs. Our wide array of tools and resources brings additional value to your benefit package. It's simply one more way you can show your employees how much you care.

Coverage options for groups of 2-249 lives include:

- Group Term Life and AD&D
- Supplemental Voluntary Life and AD&D
- Standalone Voluntary Life and AD&D

ADDITIONAL LIFE BENEFITS	
Accidental Death and Dismemberment (AD&D)	100% benefit not only for loss of life, but also in the unfortunate case of dismemberment, loss of sight/speech/hearing, and quadriplegia. Additional benefits will be paid in the event of a fatal accident, or an accident that results in the loss of eyesight, speech, hearing, or a limb. Benefits also include coverage for education, repatriation, exposure/disappearance, and seatbelt/airbag benefits.
Waiver of Premium	The premium is waived for an employee's life coverage if the employee is under age 60 and disabled for 9 months.
Work-Life Balance Employee Assistance Program (EAP)	Childcare/eldercare referrals and financial planning assistance. Members have access to master-level consultants who can help with all of life's challenges, including work and personal issues by phone, web, or through face-to-face sessions.
Life Planning Financial and Legal Resources	Impartial advice and customized service. Financial and legal resources, as well as emotional counseling and support, are available at no charge to the spouse and beneficiaries if the covered employee is terminally ill or dies.
Worldwide Emergency Travel Assistance	Emergency medical evacuation and medically supervised transportation home. Whether traveling for business or pleasure, covered members can get help in the event of a medical emergency to assistance with prescription replacement—with just one phone call.
Accelerated Death Benefit	Pays 100% of the insured employee's life benefit in the event the insured employee becomes terminally ill, and the employee's life expectancy has been reduced to less than 12 months. The employee's death benefit will be reduced by the Accelerated Life Benefit paid.
VOLUNTARY BENEFITS	
Voluntary Group Lifestyle Protection	Employers can offer employees the opportunity to purchase higher levels of coverage at an affordable price with supplemental or standalone group voluntary life. Supplemental life has no participation requirements. Guaranteed Issue limits are scaled based on group size. Note: EAP not included in voluntary life plans.

1. Employee Benefit Plan Review, "Group Accident & Health Surveys 1976-1990" (1977-1991); Gen Re, "U.S. Group Disability Market Surveys 1991-2013" (1992-2014); LIMRA, "U.S. Group Disability Insurance 2014-2016 Annual Sales and In Force" (2015-2017); LIMRA, "4Q 2017-2019 U.S. Workplace Disability Insurance Inforce" (2018-2020); LIMRA, "U.S. Workplace Disability In Force Report 4Q 2020-2021" (2021-2022) total group disability. 2. Fortune, "Fortune 500 2021," (2021); Unum customer database, 2021. 3. Unum internal data, 2023.

Group Term Life Plan Benefits & Program Guidelines

UNUM BASIC LIFE WITH AD&D AND EAP	
Group Eligibility	• 2–249 employees • Groups currently enrolled with Unum Life are not eligible for coverage through CoPower • Cannabis and cannabis related industries are excluded (full ineligible industries list on pg.6)
Eligible Employees	Permanent, full-time employees working 30 or more hours per week
Contribution	100% employer-paid
Participation	100% of eligible employees
Guaranteed Issue Amounts*	• Less than 10 employees: $10,000; $15,000; $20,000; $25,000 or $35,000 • 10 employees or more: $10,000; $15,000; $20,000; $25,000; $35,000; $50,000; $100,000 or $150,000
Out of State	No limit to the number of out-of-state employees
Class Schedules and Carve-outs	• Classes only allowed for groups of 10 or more employees • Limit of 5 classes with a minimum of 3 employees per class • The highest class will have no more than two times the benefit of the lowest class +$10,000 with a maximum of $100,000 • Carve-outs covering only one class require a minimum of 10 enrolled in the carve-out
Age Reduction Schedule	65% at age 70, 50% at age 75
Administration Fee	• A $10 per month administration fee is charged to all Unum groups • A $15 per month maximum administration fee is charged for groups with Unum Life, LTD, and/or other CoPower products
Rate Guarantee	Three-year rate guarantee

VOLUNTARY UNUM BASIC LIFE WITH AD&D	EMPLOYEE		SPOUSE		CHILDREN (UP TO AGE 26)
Group Eligibility	• Voluntary Life plans 2-249 Lives • Groups currently enrolled with Unum Life are not eligible for coverage through CoPower				
Supplemental	Employer-paid Unum Basic Life coverage is required		Requires the employee to have Voluntary Life in place		
Standalone	Employer-paid basic life coverage not required		Requires the employee to have Voluntary Life in place		
Contribution	100% employee-paid		100% employee-paid		100% employee-paid
Participation	• Supplemental: Minimum 2 enrolled • Standalone: Greater of 5 enrollees or 15% of all eligible employees				
Guaranteed Issue Amounts	• Standalone Vol Life **5-9 lives**: $10,000; **10-49 lives:** $40,000; **50-99 lives:** $50,000; **100-199 lives:** $80,000; **200-250 lives:** $100,000 • Supplemental Vol Life **2-9 lives:** $10,000; **10-49 lives:** $50,000; **50-99 lives:** $80,000; **100-149 lives:** $100,000. **150-199 lives:** $110,000; **200-250 lives**: $130,000		All group sizes: $10,000		Supplemental: $10,000 Standalone: $10,000
Maximum Amount	Lesser of $250,000 or five times earnings		Lesser of $250,000 or 100% of employee's voluntary life amount		Supplemental: $10,000 Standalone: $10,000
Amounts Available	$10,000 increments		$5,000 increments		2,000 increments
Age Reduction Schedule	65% at age 70	50% at age 75	65% at age 70	50% at age 75	Coverage ends at age 26
Conversion	Yes, with no Evidence of Insurability required				
Portability	Yes, at group rates. Not eligible if terminally ill or injured				
Rate Guarantee	Three-year rate guarantee				

* Determined by the employer

Solid Income Protection

Group Long Term Disability Insurance (LTD)

A single disability can leave employees vulnerable to financial problems that can affect their ability to focus on work once they recover. Disability Insurance is designed to help them when they are unable to work and can provide additional support through return-to-work benefits and programs.

Unum's group long term disability insurance through CoPower provides a solid base of income protection coverage combined with valuable resources for any employee population. Plus, Unum offers additional options and services that can help employers better support their workforce and their businesses. Together, we provide an LTD solution that is simple to explain, enroll, and administer.

Easy LTD Plans to Choose From:

LTD 2-Life+ 180 EP - A unique flat-rate PEPM LTD plan available to groups with 2 or more employees. Benefits are:

- 180-day elimination period (EP)
- 40% up to a maximum of $2,500/month with no offsets
- 2-year own occupation
- 24-month duration

LTD 10-Life+ 90, 180 or 360 EP – traditional LTD plan available to groups with 10 or more employees. Benefits are:

- Choice of 90-, 180- or 360-day elimination period
- 60% up to a maximum of $7,500/month
- 2-year own occupation
- 24-month duration

Did You Know?

1 Out of 3

Individuals will be disabled for at least 6 months. Disability insurance protects people's most important asset: the paycheck that pays for their home, their car and life's necessities.[1]

ADDITIONAL BENEFITS	
Rehabilitation/Return to Work	Voluntary programs that provide professional services and support for employees trying to return to work
Dependent Care	Reimburses for dependent care expenses (child or adult) when a disabled employee is participating in the rehabilitation and return-to-work program
Worksite Modification	Reimburses employer for cost of workplace modifications that allow motivated employee to return to work. Pays up to the greater of $1,000 or 2x the gross monthly benefit
FICA	Pays employer's portion of FICA taxes on employees' disability benefits and bills the employer for that amount
Waiver of Premium	The premium is waived for the disabled employee once disability benefits begin
Work-Life Balance Employee Assistance Program (EAP)	Childcare/eldercare referrals and financial planning assistance. Members have access to master-level consultants who can help with all of life's challenges, including work and personal issues by phone, web, or through face-to-face sessions
Worldwide Emergency Travel Assistance	Emergency medical evacuation and medically supervised transportation home. Whether traveling for business or pleasure, covered members can get help in the event of a medical emergency to assistance with prescription replacement—with just one phone call

1 Source: Social Security Administration, Fact Sheet March 18, 2011

Group LTD Plan Benefits & Program Guidelines

BENEFITS	
Group Eligibility	• LTD 2-Life+: 2 to 249 enrolled employees • LTD 10-Life+ plans: 10-249 enrolled employees • Groups currently enrolled with Unum LTD are not eligible for coverage through CoPower
Eligible Employees	Permanent, full-time employees working 30 or more hours per week
Contribution / Participation	100% employer-paid and 100% of eligible employees
Guaranteed Issue	Yes
Rate Guarantee	Three-years from date of inception
Definition of Disability	2-year own occupation, partial definition of disability
Partial Disability	Available to employees after the elimination period for as long as they continue to have a loss of duties and minimum 20% loss of earnings
Maximum Monthly Benefit	• LTD 2-Life+: 40% up to $2,500/month; No offset of any kind • LTD 10-Life+ plans: 60% up to $7,500/month; Monthly payment may be reduced by amounts employee receives from benefit reductions and disability earnings
Maximum Coverage Period	Social Security normal retirement age (SS ADEA)
Elimination Period	• LTD 2-Life+: 180-day elimination period • LTD 10-Life+ plans: choice of 90, 180, or 360 day Elimination Period determined by the Employer
Benefit Taxability	The monthly LTD benefit will be taxable since the employer is paying the premium
Out of State	No limit to the number of out-of-state employees
Class Schedule (Carve-Outs)	Carve-outs must be a defined class with a minimum of 10 enrolled per class or carve-out. Classes include hourly, salaried, management, non-management, executives, exempt, non-exempt; and classes based on tenure
Limitations and Exclusions	**Limitations:** 24 months Mental Illness Limitation **Exclusions:** Pre-existing condition: 3/12 for all groups regardless of size; Intentionally self-inflicted injuries; Active participation in a riot; Loss of Professional License, Occupational License or Certification; Commission of a felony for which the employee has been convicted; War, declared or undeclared, or any act of war
Pre-existing Condition Clause	Exclusion clause where the employee: • Received medical treatment, care or services for a diagnosed condition, or took prescribed medication for that diagnosed condition in the 3 months just prior to his/her effective date of coverage; and • The disability caused or substantially contributed to by the condition begins in the first 12 months after the employee's effective date of coverage
Excluded Industries	Forestry/Fishing, Metal/Coal Mining , Doctors/Hospitals, Cannabis Related Industries, Tobacco Manufacturers, Logging, Saw Mills, Fertilizer/ Pesticide/Explosives, Asbestos, Ammunition & Small Arms, Railroad Transportation, Local Passenger Transport, Trucking & Warehousing, U.S. Postal Service, Water Transportation, Transportation by Air, Pipe Lines-No Nat. Gas, Auto Dealers, Gas Stations, Detectives & Security Systems, Auto Repair Services, High Risk Groups, Labor Unions, Private Households, Police/Fire/ Correctional, National Security, and Non Classifiable. Full ineligible industries list on pg.6.
Administration Fee	• $10/month administration fee per group • $15/month administration fee for groups with Unum Life, LTD, and/or other CoPower plans
Added Perks	Standard Waiver of Premium, Worldwide Travel Assistance Program, and Employee Assistance Program
Rate	**LTD 2-Life+:** $21 PEPM; **LTD 10-Life+:** Refer to pg. 8 for rates based on SIC and EP.

Ineligible Industries

LIFE - INELIGIBLE INDUSTRIES BY SIC

SIC RANGE	SEGMENT
9611-9699	ADMIN OF ECONOMIC PROGRMS
9411-9499	ADMIN OF HUMAN RESOURCES
3482-3483	AMMUNITION & SMALL ARMS
3292	ASBESTOS
9211	COURTS
2873-2892	FERTILIZR/PESTICIDE/ EXPLOSIVES
9311	FINANCE TAX & MONETARY POLICY
8321	HIGH RISK INDUSTRIES
8631	LABOR UNIONS
2411	LOGGING CAMPS
1011-1299	METAL/COAL MINING
9711-9799	NATIONAL SECURITY
9999	NON CLASSIFIABLE
1411-1499	NONMETAL MINING
4611-4699	PIPE LINES-NO NAT GAS
9221-9299	POLICE/FIRE/ CORRECTIONAL
8811	PRIVATE HOUSEHOLDS
2111-2199	TOBACCO MANUFACTURERS
4511-4599	TRANSPORTATION BY AIR
4311	U.S. POSTAL SERVICE

LTD - INELIGIBLE INDUSTRIES BY SIC

SIC RANGE	SEGMENT	SIC RANGE	SEGMENT
2811-2819	ACIDS AND GASES	7831-7839	MOTION PICTURE THEATRES
9411-9499	ADMIN OF HUMAN RESOURCES	9711-9799	NATIONAL SECURITY
3482-3483	AMMUNITION & SMALL ARMS	9999	NON CLASSIFIABLE
2311-2389	APPAREL	1411-1499	NONMETAL MINING
3292	ASBESTOS	2391-2399	OTHER FINISHED FABRIC PROD
5511-5599	AUTO DEALERS, GAS STATIONS	7021-7041	OTHER LODGING
7511-7599	AUTO REPAIR SERVICES	3331-3399	OTHER PRIMARY METAL INDUSTRY
7341-7349	CLEANING/ MAINT SERVICES	7211-7219 7222-7259 7262-7299	PERSONAL SERVICES
6221-6299	COMMODITY BROKERS	4611-4699	PIPE LINES- NO NAT GAS
3271-3279	CONCRETE	9221-9299	POLICE/FIRE/ CORRECTIONAL
9211	COURTS	8811	PRIVATE HOUSEHOLDS
7381-7382	DETECTIVES & SECURITY SYSTEMS	2611-2639	PULP & PAPER MILLS
8001-8069	DOCTORS/HOSPITALS	4011-4099	RAILROAD TRANSPORTATION
8744	FACILITIES SUPPORT MANGMT SERV	2412-2429	SAW MILLS
3523, 3533	FARM & OIL FIELD MACHINERY	4952-4959	SEWAGE & SANITATION SERVICES
2873-2892	FERTILIZER/PESTICIDE/ EXPLOSIVES	3311-3329	STEEL, IRON
9311	FINANCE TAX & MONETARY POLICY	3211-3299/ 3271-3279/3292	STONE,CLAY & GLASS PRODUCTS
8321	HIGH RISK INDUSTRIES	2821-2829/2824	SYNTHETIC FIBERS
8631	LABOR UNIONS	2211-2299	TEXTILE MILL PRODUCTS
3111-3199	LEATHER PRODUCTS	2111-2199	TOBACCO MANUFACTURERS
4111-4199	LOCAL PASSENGER TRANSPORT	4511-4599	TRANSPORTATION BY AIR
2411	LOGGING CAMPS	4711-4799/4721-4739/4782-4785	TRANSPORTATION SERVICES
2011-2019	MEAT, POULTRY, EGGS	4211-4299	TRUCKING & WAREHOUSING
1011-1299	METAL/COAL MINING	4311	U.S. POSTAL SERVICE
7351-7359	MISC EQUIP RENTAL	4411-4499	WATER TRANSPORTATION
8911-8999	MISC SERVICES	5012	WHOLESALE AUTO SALES

In addition to the above LTD excluded industries, Cannabis groups are excluded.
We can provide customized quotes for any excluded group when requested.

Group Term Life Rates

UNUM BASIC LIFE Composite	Employer-Paid Life Rates Per $1,000 (Includes AD&D and EAP)
2-9 employees	$0.43
10–49 employees	$0.28
50–249 employees	$0.22

GROUP VOLUNTARY LIFE: SUPPLEMENTAL AND STANDALONE Age Band	Voluntary Life Rates Employee or Spouse Per $1,000 (Includes AD&D)
<25	$0.12
25–29	$0.13
30–34	$0.15
35–39	$0.21
40–44	$0.29
45–49	$0.44
50–54	$0.69
55–59	$1.04
60–64	$1.84
65–69	$2.78
70–74	$4.94
75+	$9.66

GROUP VOLUNTARY LIFE - CHILD: SUPPLEMENTAL AND STANDALONE Age Band	Voluntary Child Life Rates Per $1,000 (Includes AD&D)
Birth to age 26	$0.33

Did You Know?

Nearly 1/3 of consumers do not believe they have enough life insurance coverage.[1]

46% of Americans die with less than $10,000 in financial assets, or none at all.[2]

This benefit is even portable – employees can keep their coverage if they leave their employer.

Top Reasons Employees Use Their Work Life Balance

1 **Stress Management**

2 **Dating and Marriage**

3 **Depression**

1 Ceridian, Ceridian Performance Dashboard Internal Data (2012)

2 James Poterba, Steven Venti, and David Wise, Were They Prepared for Retirement? Financial Status at Advanced Ages in the HRS and Ahead Cohorts, National Bureau of Economic Research (2012)

Group Long Term Disability Rates

LTD 2-LIFE+ RATES	Employer-Paid LTD Rates PEPM
	$21.00

LTD 10-LIFE+ RATES	Employer-Paid LTD Rates Per $100	
Elimination Period	SIC 0001–5999	SIC 6000-9999
90 Day	$0.76	$0.39
180 Day	$0.59	$0.30
360 Day	$0.50	$0.26

LTD RATES INCLUDING HEALTHCARE PROTECT BENEFIT RIDER	Employer-Paid LTD Rates Per $100					
Benefit	$300 / month		$500 / month		$1,000 / month	
ELIMINATION PERIOD	SIC 0001-5999	SIC 6000-9999	SIC 0001-5999	SIC 6000-9999	SIC 0001-5999	SIC 6000-9999
90 Day	$0.81	$0.42	$0.83	$0.43	$0.89	$0.46
180 Day	$0.63	$0.32	$0.65	$0.33	$0.69	$0.35
360 Day	$0.54	$0.27	$0.55	$0.28	$0.59	$0.30

Rates effective from 1/1/26.

Note: A $10 per month administration fee is charged to all Unum groups. A $15 per month maximum administration fee is charged for groups with Unum Life, Voluntary Life, LTD or other CoPower plans .

Keep Your Benefits Package Competitive

Employees understand the value of disability insurance; 9 out of 10 workers think all employers should offer it.[1]

Did You Know?

Over 70% of American households couldn't pay normal living expenses if a wage earner is disabled for six months.[2]

Most injuries are not work-related – and therefore are not covered by workers' compensation.[3]

HEALTHCARE BENEFIT RIDER

Only available for LTD 10-Life+ plan

This enhancement provides disabled employees with an additional benefit to help pay for healthcare coverage at a time they need it most.

- Benefit amounts of $300, $500, or $1,000 per month for a duration of 18 months.
- Benefits paid whether the disabled individual chooses COBRA coverage through the employer's plan or chooses another coverage option

To be eligible for Healthcare Protect, an employee must:

- Be receiving LTD benefits
- Be covered under the employer's group medical plan on date of disability
- Provide proof of COBRA qualifying event[4]
- Provide proof of ongoing medical coverage

1 Consumer Federation of America and Unum, Employee Knowledge and Attitudes about Employer-Provided Disability Insurance (2012)
2 Charles River Associates (prepared for Unum), Financial Security for Working Americans: An Economic Analysis of Insurance Products in Workplace Benefits Programs (2011)
3 National Security Council, Injury Facts (2013)
4 Qualifying events are certain events that would cause an individual to lose health coverage

Enrollment Checklist

- ◯ CoPower SELECT Employer Application
  - If enrolling in Life please include Application for Participation in the Select Group Insurance Trust
  - If enrolling in LTD please include Application for Group Insurance- LTD
- ◯ A company check for the first month's coverage
  - Including the monthly administration fee, made payable to **CoPower**
- ◯ List of enrollee names, Social Security Numbers, dates of hire, dates of birth, and coverage amounts on the CoPower Complete Census (All Carriers)
  - Enrolling employees may also complete the CoPower Employee Enrollment/ Change Form – All Plans
  - A Unum Employee Beneficiary Designation Form to be provided to the employer for their record
- ◯ Annual gross salary on the CoPower Complete Census (All Carriers) – Supplemental/Voluntary Life & LTD
  - Enrolling employees may also complete the Unum Employee Voluntary Term Life and AD&D Enrollment Form
- ◯ Employees enrolling in Voluntary Life (if applicable):
  - A completed Unum Employee Voluntary Term Life and AD&D Enrollment Form
  - A completed Evidence of Insurability Form (for coverage amounts above the Guaranteed Issue limits)

Plan Administration

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UNUM IS FINANCIALLY STRONG

AGENCY	RATING
A.M. Best	A Excellent
Fitch	A- Strong
Moody's	A2 Good
S&P	A Strong

Ratings are given to the U.S. insuring subsidiaries of Unum Group and are current as of December 31, 2022.

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.