



Union Wine Company

Employer-paid Life and AD&D Insurance Plan

Highlights

Policy #908802

Who is eligible for this coverage?	All actively employed employees working at least 40 hours each week for your employer in the U.S.						
What is the coverage amount?	Your employer is providing you with 3 times your annual earnings of term life and AD&D insurance up to \$300,000 without answering any health questions. Any amount over \$300,000, up to \$600,000, will require you to answer a few health questions. You will also receive 3 times your annual earnings of Accidental Death and Dismemberment insurance. Accidental death and dismemberment coverage is not subject to health questions.						
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 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 <p>Other losses may be covered as well. Please contact your plan administrator.</p>						
Do my life insurance benefits decrease with age?	Coverage amounts will reduce according to the following schedule: <table style="width: 100%; border: none;"> <tr> <td style="width: 30%;">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 help with work-life balance?	Yes. Our work-life balance employee assistance program (EAP) provides professional advice for a wide range of personal and work-related issues. The service is available to you and your family members 24 hours a day, 365 days a year. It provides resources to help you find solutions to everyday issues — such as financing a car or selecting child care — as well as more serious problems, such as alcohol or drug addiction, divorce or relationship problems. There is no additional charge for using the program, and you do not have to have filed a disability claim or be receiving benefits to use the program.						

Delayed effective date of coverage

Insurance coverage will be delayed if you are not an active employee because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective.



The Work-life Balance Employee Assistance Program, provided by HealthAdvocate, is available with select Unum insurance offerings. Terms and availability of service are subject to change. Service provider does not provide legal advice; please consult your attorney for guidance. Services are not valid after coverage terminates. Please contact your Unum representative for details.

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.

Underwritten by Unum Life Insurance Company of America, Portland, Maine

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EN-1771 (6-18) FOR EMPLOYEES