

## Dependents' options

## When can dependents convert or port coverage?

**CONVERSION**

Dependents can convert their coverage if you are eligible to convert, or if you pass away while covered under the group plan. Dependents can convert even if you do not. Dependents can convert if they no longer meet the eligibility requirements under the plan.

**PORTABILITY**

Dependents can port their coverage if you port. If you pass away, your spouse must port coverage in order to port children's coverage. Spouses can port coverage for themselves and their children if they are divorced from you. However, children's coverage can be ported under the employee's or spouse's coverage, but not both. Once children lose their dependent status (when they reach the maximum age as outlined in the contract or up to the specific policy's age limitation for full-time student status), their coverage ceases.

## Can dependents be added after coverage is converted or ported?

No. Dependents who did not convert their coverage when you pass away can't be added or convert their coverage later.

Yes. Dependents may be added at any time for the amounts allowed under the group plan (subject to evidence of insurability).

## Maximum coverage amounts

## What are the maximum coverage amounts for employees?

**CONVERSION**

Maximum coverage amount is the amount for which you were insured under the group plan. If you have been insured for at least 5 years and your employer has canceled the group policy, or Unum has made changes that make you ineligible for coverage, the maximum will be the lesser of: \$10,000; or your coverage amount under the plan minus any other group coverage that your employer makes available within 31 days.

**PORTABILITY**

The maximum coverage amount is the lesser of: Your group maximum benefit; 5X your annual salary; or \$750,000 from all Unum life and AD&D plans combined. If your group policy offers a "retiree" class or coverage, you can port the difference between the group and retiree coverage amounts. AD&D cannot exceed the ported life amount.

## What are the maximum coverage amounts for dependents?

Same as for employees.

Spouse: The highest amount of life insurance available for your spouse under the plan; or 50% or 100% of the employee's ported coverage depending on the group contract; or \$750,000 from all Unum group life and accidental death and dismemberment plans combined, whichever is less.

Child: The highest amount of life insurance available for your child under the plan; or 50% or 100% of the employee's amount (varies by contract); or \$20,000, whichever is less (actual amount may differ based on plan design). AD&D cannot exceed the ported life amount.

## Maximum coverage amounts

## Will my rates change?

**CONVERSION**

Your rate will be different when you convert the policy from a group to an individual policy. After that, you will pay the same premium for the life of the policy.

**PORTABILITY**

Your rate may change when you port the coverage. Also, because life premiums are based on age, your premiums will automatically increase in 5-year increments. For example, if you are 42 now, your premiums will increase when you are 45, then 50, and so on.

## Will my coverage be reduced as I get older?

No. Your benefit will remain the same.

Yes. Employee and dependent coverage will reduce on an age-related schedule, according to the group plan. Note: You can convert the difference between the age-reduced coverage amount and the prior amount.

## Can I increase my coverage?

No. Once you have converted your coverage, you cannot increase it.

Yes. Life insurance coverage may be increased with evidence of insurability (medical exam and/or questions) up to the maximums shown above. You may also decrease your coverage, as long as it remains within plan guidelines.

\* State variations apply.

\*\* Available only if you have been insured under the plan for at least five years.

You can convert to a policy with a maximum benefit of \$10,000.

\*\*\* Portability may be available if the policy does not include the sickness and injury provision or the home/hospital confinement provision. Refer to the certificate of coverage for more information.

Insurance products are underwritten by the subsidiaries of Unum Group.

Underwritten by Unum Life Insurance Company of America, Portland, Maine in New York, underwritten by First Unum Life Insurance Company, Garden City, New York Individual Whole Life insurance will be underwritten by one of Unum Group's insuring affiliates.

For complete details of coverage and availability, please refer to Policy Form C.FP-1 et al.

