

Take a look at what your employer is offering



Schwartz Brothers

Policy #466230

Employer-paid Life Benefit Summary

Who is eligible for this coverage?	All actively employed employees working at least 25 hours each week for your employer in the U.S.								
What is my Life benefit amount?	Your employer is providing you with \$10,000 of term life 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.								
Do my life insurance benefits decrease with age?	<p>Coverage amounts will reduce according to the following schedule:</p> <table border="0"> <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> <tr> <td>75</td> <td>45% 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	75	45% of original amount
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When is my coverage effective?	Please see your plan administrator for your effective date.								
What else is included with this policy?	<ul style="list-style-type: none"> • Work-life balance (Employee Assistance Program) • Emergency Travel Assistance 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 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 (1-16) FOR EMPLOYEES