



Summary of Benefits and Rate Guide

For plans effective January 1, 2020

A background image showing two cyclists riding through tall grass. The cyclist in the foreground is a man wearing a white helmet and a light green shirt, smiling. The cyclist in the background is a woman wearing a blue helmet and a white top, also smiling. The image is partially obscured by a green and orange curved graphic element.

Unum Group Life & Disability

Group Term Life	2-3
Voluntary Life	2-3
Long Term Disability	4-5
Rates	6-7
Enrollment Checklist	8

Part of the CoPower *SELECT*[™] portfolio of life plans underwritten by Unum[®] and available through CoPower, Inc.



Better Benefits at Work

Voluntary Term Life provides coverage during an employee's working years with high benefit options and the ability to increase coverage at enrollment events.

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

Peace of Mind

Unum Group Term Life Helps Protect Families

Unum group term life coverage through CoPower *SELECT* 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. Employers can also offer employees the opportunity to purchase higher levels of coverage at an affordable price with supplemental or standalone group voluntary life.

It's simply one more way you can show your employees how much you care.

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 or dependent's life benefit in the event the insured employee or dependent becomes terminally ill, and the employee's or dependent's life expectancy has been reduced to less than 12 months. The employee's or dependent's death benefit will be reduced by the Accelerated Life Benefit paid

VOLUNTARY BENEFITS	
Voluntary Group Lifestyle Protection	Employers have the option to allow employees to purchase higher coverage for themselves and/or their families. Supplemental life has no participation requirements. Guaranteed Issue limits are scaled based on group size

Group Term Life Plan Benefits and Program Guidelines

UNUM BASIC LIFE WITH AD&D AND EAP				
Group Eligibility	<ul style="list-style-type: none"> • 2-249 employees • Groups currently enrolled with Unum Life are not eligible for coverage through CoPower • Cannabis and cannabis related industries are excluded 			
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	<ul style="list-style-type: none"> • Determined by the employer: • Less than 10 employees: \$10,000; \$15,000; \$20,000 or \$25,000 • 10 employees or more: \$10,000; \$15,000; \$20,000; \$25,000; \$50,000; \$100,000; \$150,000 or 2x salary up to a maximum of \$150,000 			
Out of State	No limit to the number of out-of-state employees			
Class Schedules and Carve-outs	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • 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	24 months			
VOLUNTARY UNUM BASIC LIFE WITH AD&D AND EAP		Employee	Spouse	Children (up to age 26)
Group Eligibility	<ul style="list-style-type: none"> • Supplemental: 2 - 249 eligible employees • Standalone: 10 - 249 eligible employees • 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	<ul style="list-style-type: none"> • Supplemental: Minimum 2 enrolled • Standalone: Greater of 10 enrollees or 15% of all eligible employees 			
Guaranteed Issue Amounts	<ul style="list-style-type: none"> • 2-9 eligible employees: \$10,000 (supplemental only) • 10-49 eligible employees: \$30,000 • 50-249 eligible employees: \$80,000 	All group sizes: \$10,000	Supplemental: \$6,000 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: \$6,000 Standalone: \$10,000	
Amounts Available	\$10,000 increments	\$5,000 increments	Supplemental: \$6,000 flat only Standalone: \$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	• Supplemental: 12 months	• Standalone: 3 years		

Solid Income Protection

Group Long Term Disability Insurance (LTD)

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!



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.

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



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

HEALTHCARE BENEFIT RIDER	
	<p>This enhancement provides disabled employees with an additional benefit to help pay for healthcare coverage at a time they need it most.</p> <ul style="list-style-type: none"> • 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 <p>To be eligible for Healthcare Protect, an employee must:</p> <ul style="list-style-type: none"> • Be receiving LTD benefits • Be covered under the employer's group medical plan on date of disability • Provide proof of COBRA qualifying event¹ • Provide proof of ongoing medical coverage

¹ Qualifying events are certain events that would cause an individual to lose health coverage

Group LTD Plan Benefits and Program Guidelines

BENEFITS	
Group Eligibility	<ul style="list-style-type: none"> • 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	100% employer-paid
Participation	100% of eligible employees
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	\$7,500/month
Maximum Coverage Period	Social Security normal retirement age (SS ADEA)
Benefit Amounts	60% to 7500/month, 2 yr own occupation, SS ADEA, 90, 180, or 360 day Elimination Period determined by the Employer
Guaranteed Issue	Yes
Offsets	Monthly payment may be reduced by amounts employee receives from benefit reductions and disability earnings
Rate Guarantee	Two years from date of inception
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: <ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • 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	Excludes Doctors and Hospitals SIC 8001-8069, Cannabis and Cannabis related industries.
Administration Fee	\$10 per month per group

Group Term Life Rates

?! DID YOU KNOW?

- Nearly 1/3 of consumers do not believe they have enough life insurance coverage¹
- 46% of Americans die with less than \$10,000 in financial assets, or none at all²

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



✓ Top Reasons Employees Use Their Work Life Balance EAP¹

- Stress management
- Dating and marriage
- Depression
- Family relationships

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

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

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 RATES	Employer-Paid LTD Rates Per \$100	
	Elimination Period	SIC 0001-5999
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					
	\$300 / month		\$500 / month		\$1,000 / month	
	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

Excluded SIC codes: 8001-8069, cannabis or cannabis related industries. Includes standard Waiver of Premium, Worldwide Travel Assist program, and EAP program. Rates effective from 1/1/19.

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 it¹



DID YOU KNOW?

Over 70% of American households couldn't pay normal living expenses if a wage earner is disabled for six months²

Most injuries are not work-related – and therefore are not covered by workers' compensation³

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)

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 \$10 per month 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 *SELECT* Census Enrollment form – Basic Life & LTD
 - 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 *SELECT* Census Enrollment form – 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*)

Note: No DE-9C quarterly wage statement required for all life plans.

Carrier Contact Information:

Unum

Life | 866.679.3054 | www.unum.com

LTD | 877.851.7637 | www.unum.com

Plan Administration:

CoPower

1600 W. Hillsdale Blvd.
San Mateo, California 94402
T: 888.920.2322
E: sales@copower.com
www.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.



Benefits made easy