

Basic Term Life and Accidental Death & Dismemberment (AD&D)

Employees

What is Basic Term Life and AD&D?	<p>Basic Term Life plans pay a benefit to your chosen beneficiary(ies) if you die while a member of the group covered by the policy. It does not earn interest and has no cash value but can help protect the financial future of your loved ones.</p> <p>Basic AD&D plans pay a benefit in addition to your life insurance if you die as the result of a covered accident. It also pays benefits for loss of limb, hearing, speech, sight, and other serious losses resulting from an accident. View your certificate for full details.</p>
Who is eligible?	Active full-time and part-time employees working 20 or more budgeted hours per week.
Who pays the premium?	University Health pays your premium.
When does coverage become effective?	Coverage begins on the 1 st of the month following 30 days from your date of hire.
What is the amount of coverage?	\$25,000
Does coverage reduce due to age?	Yes. Coverage reduces to 50% of the original amount at age 75.
Can I continue coverage when I terminate employment?	<p>There is no portability provision allowing you to take your coverage with you when you terminate employment and/or retire from University Health.</p> <p>There is a conversion provision, allowing you to convert your group Basic Term Life coverage to individual whole Life coverage. You must apply for converted coverage within 31 days of your group Basic Term Life coverage termination.</p>

Included Features

Accelerated Death Benefit (ADB):	If you receive a terminally ill diagnosis with 24 months or less to live, you may receive up to 75% of your Basic Term Life benefit, not to exceed \$18,750 in total. Any ADB paid out will reduce the benefit available to your beneficiaries. Receipt of ADB benefits may be taxable, and assistance should be sought from a personal tax advisor.
Care Managers	Care Managers are Masters' level licensed social workers who will help you find and access useful resources. Care Managers are available toll-free at 1-800-206-8826.
Funeral Concierge/Will Prep	Everest online and at-need planning and price negotiation assistance available 24/7. Everest provides a free online tool to help in the preparation of Wills, Power of Attorney documents, Health Care Directives, and more. Visit everestfuneral.com and use code AFLAC to register for free. Advisors are also available toll-free at:1-800-913-8318.
Travel Protection	Employees traveling across the country or abroad are covered 24/7, 365 days per year by World Travel Protection, which provides medical, personal, and legal assistance, as well as additional services. Call toll-free anywhere in North America: 1-800-263-4008. Call collect from outside of North America: 647-258-0124.
Employee Assistance Program	Aflac offers an Employee Assistance Program (EAP) through LifeWorks that offers a variety of services to help you manage work-life balance issues, to help find child or adult care services, resolve workplace or financial or legal issues, and more. Visit login.lifeworks.com . Use "University Health" and "eap" as your username / password. You may call toll-free 24/7 to 1-888- 673-1147.



Are there any exclusions or limitations?

There are no exclusions for your Basic Term Life coverage. AD&D has conditions, exclusions, and limitations. Below are some of the exclusions and limitations.

Benefits will not be paid for death, loss or injury resulting from an accident under the AD&D plan in the following situations:

- Suicide, self-destruction, intentionally self-inflicted injury while sane or insane.
- Active participation in a riot or an act of insurrection, rebellion, or civil commotion.
- An attempt to commit or commission of a crime.
- Commission of a crime of while the insured has been convicted.
- The use of any prescription or non-prescription, drug, poison, fume, or other chemical substance unless used according to the prescription or direction of your physician. This exclusion will not apply if the chemical is ethanol.
- The voluntary use of any controlled substance unless the controlled substances is prescribed for you by a physician and administered in accordance with FDA and clinical guidelines.
- Service or full-time active duty in the Armed Forces of any country or international authority.
- Air or space travel; does not apply if a person is a passenger on a commercial aircraft.
- The presence of that percentage of alcohol in the blood which raises a presumption that the Insured was under the influence of alcohol as determined by the laws of the state, country, province, territory, or location in which the accident occurred.
- War declared or undeclared, or any act of war, intended or accidental contact with nuclear or atomic energy by explosion and/or release.

View your policy certificate on University Health infoNET for details.



Coverage is underwritten by Continental American Insurance Company (CAIC), a proud member of the Aflac family of insurers. CAIC is a wholly owned subsidiary of Aflac Incorporated and underwrites group coverage. CAIC is not licensed to solicit business in New York, Guam, Puerto Rico or the Virgin Islands. The terms and conditions for the Group Term Life Insurance are set forth in policy form number ICC20 CDL1100 or applicable state variation. In New York, coverage is underwritten by American Family Life Assurance Company of New York. The terms and conditions for the Group Term Life Insurance are in policy form number AFD11100NY. The plans are subject to the laws of the state where they are issued. This material is a summary of the product features only. Please read the plan carefully for details. Certain coverages may not be available in all states and plan provisions may vary by state. CAIC's affiliation with the Value-Added Service providers is limited only to a marketing alliance, and CAIC and the Value-Added Service providers are not under any sort of mutual ownership, joint venture or are otherwise, related. CAIC makes no representations or warranties regarding the Value-Added Service providers and does not own or administer any of the products or services provided by the Value-Added Service providers. Each Value-Added Service provider offers its products and services subject to its own terms, limitations, and exclusions. Value-Added Services are not available in Idaho or Minnesota. State availability may vary. Continental American Insurance Company | Columbia, SC. American Family Life Assurance Company of New York | 22 Corporate Woods Boulevard, Suite 2 | Albany, NY 12211

