

Supplemental Term Life and Accidental Death & Dismemberment (AD&D) Employees

What is Supplemental Term Life and AD&D?	<p>Supplemental 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>Supplemental 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 coverage details.</p>
Who is eligible?	Active full-time and part-time Employees working 20 or more budgeted hours per week.
Who pays the premium?	If you elect this coverage, premiums are payroll deducted on a semi-monthly basis.
When does this coverage become effective?	If you elect this coverage as a new hire or when newly eligible, coverage begins on the 1 st of the month following 30 days from your date of hire.
What is the amount of coverage?	You may enroll in Supplemental Term Life and AD&D coverage in increments of one to seven times (1X – 7X) your annual budgeted earnings to a maximum of \$1,000,000.
When is Evidence of Insurability (EOI) required?	<p>If you are newly hired or newly eligible and elect coverage within 30 days following your date of eligibility and coverage does not exceed the lesser of seven times (7X) your annual salary or \$500,000, Evidence of Insurability (EOI) is not required.</p> <p>If you elect coverage more than seven times (7X) your annual earnings or \$500,000, Aflac will send you a link to an online series of questions about your health history (EOI) to be approved for any new amount.</p> <p>During annual enrollment, or at a qualified life event, if you are currently enrolled, you may increase that coverage by one time (1X) your annual budgeted salary not to exceed \$500,000 without EOI. Any coverage above \$500,000 will require EOI.</p> <p>If you elect to enroll in Supplemental Term Life for the first time any time after you are initially eligible, you will be considered a late enrollee and must provide EOI for any elected amount of above one times (1X) your annual budgeted salary.</p>
Does the coverage reduce due to age?	Yes, coverage will reduce to 65% of the original amount at age 70, and to 50% of the original amount at age 75.



Can I continue coverage when I terminate employment?

There is no portability provision allowing you to take your Supplemental Term Life coverage with you when you terminate employment and/or retire from University Health.

There is a conversion provision, allowing you to convert your Supplemental Term Life coverage to individual whole life coverage. You must apply for converted coverage within 31 days of your Supplemental Term Life termination.

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 Supplemental Term Life coverage, not to exceed \$500,000. 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 is an exclusion to your Supplemental Term Life insurance:

Benefits for your Supplemental Term Life will not be paid for your death by suicide if the coverage has not been in effect for at least two years from your effective date of coverage. Any benefits paid would be limited to the amount of coverage in-force two years or more after the member's coverage effective date. Other limitations and exclusions may apply. View your certificate for information regarding your specific coverage.

Supplemental AD&D has conditions, exclusions and limitations. For a complete listing of exclusion that apply to your AD&D plan, please review your certificate. 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 for which 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 substance is ethanol.
- The voluntary use of any controlled substance unless the controlled substance is prescribed for you by a physician and administered in accordance with FDA and clinical guidelines
- Service on full-time active duty in the Armed Forces of any country or international authority
- Air or space travel. Doesn't 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 AFDI1100NY. 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

