



Utah Local Governments Trust Flex Life and Accidental Death And Dismemberment Insurance (AD&D) Plan Highlights 606430

*** Special Open Enrollment for 5/1/2016 ***

<p>Who is eligible for this coverage?</p>	<p>Group 1: All eligible employees of the Utah Local Government Trust actively working at least 20 hours each week for your employer in the U.S., and their eligible spouses and children (up to age 27), where the Employer offers basic dependent life coverage</p> <p>Group 2: All eligible employees of the Utah Local Government Trust actively working at least 20 hours each week for your employer in the U.S., and their eligible spouses and children (up to age 27), where the Employer does not offer basic dependent life coverage</p> <p>Group 3: Volunteer firefighters who are regularly employed as a fire service employee, have been trained in firefighter techniques and skills, who continue to receive firefighter training and are on the rolls of a legally organized volunteer fire department that provides ongoing training and service as a political subdivision of the state, and their eligible spouses and children (up to age 27)</p> <p>Group 4: Mayors, Councilmen, Board Members or other persons who provide a significant contribution to the member employer as determined by the member employer, and their eligible spouses and children (up to age 27)</p>
<p>What are the coverage amounts?</p>	<p><u>Employer-Paid</u></p> <p>Your employer is providing you with Term Life and AD&D insurance in the amount of: \$50,000</p> <p>Your employer is providing Term Spouse Life insurance in the amount of: \$5,000 for employees in Groups 1, 3 and 4 above.</p> <p>Your employer is providing Term Child Life insurance in the amount of: \$2,500 for employees in Groups 1, 3 and 4 above.</p> <p><u>Employee-Paid</u></p> <p>You may also purchase Additional Life & AD&D benefit options as follows:</p> <p>Employee (Life and AD&D): Additional amounts of coverage can be elected in \$25,000 increments.</p> <p>Note: You may purchase AD&D coverage for yourself regardless of whether you purchase Term Life coverage.</p> <p>Spouse (Life and AD&D): Additional amounts of coverage can be elected in \$25,000 increments.</p> <p>Note: You may purchase Life and AD&D coverage for your spouse regardless of whether you purchase Life and AD&D coverage for yourself. You may purchase AD&D coverage for your spouse regardless of whether you purchase spouse Life coverage.</p> <p>Child (Life and AD&D): Additional amounts of coverage can be elected in \$5,000 increments.</p> <p>Note: You may purchase Life and AD&D coverage for your child regardless of whether you purchase Life and AD&D coverage for yourself. You may purchase</p>



	AD&D coverage for your child regardless of whether you purchase child Life coverage.						
Can I be denied coverage?	<p><u>Employees – currently enrolled</u> If you and your eligible dependents are enrolled in Additional Life and AD&D, you can increase your coverage during this special Open Enrollment period. You may elect to increase your coverage to the maximum amount available under the plan. Evidence of insurability is only required if you apply for any amount of Life insurance over the Guaranteed Issue maximums of \$200,000 for yourself or \$25,000 for your spouse.</p> <p>Evidence of insurability is not required for AD&D.</p> <p><u>Employees – currently not enrolled (Late Entrants)</u> If you did not apply for Additional Life and AD&D on or before the 31st day after your eligibility date, you can apply during this special Open Enrollment period. Evidence of insurability is only required if you apply for any amount of Life insurance over the Guaranteed Issue maximums of \$200,000 for yourself or \$25,000 for your spouse.</p> <p>Evidence of insurability is not required for AD&D.</p>						
When is my coverage effective?	The effective date of insurance for employees and dependents who enroll in the plan during this special Open Enrollment period will be the later of May 1, 2016, or the date Unum approves your evidence of insurability form for any coverage amounts that are over the Guaranteed Issue maximums.						
What if I am out of work when the enrollment occurs?	<p>Your insurance coverage will be delayed if you are not in active employment because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective.</p> <p>Your dependent’s insurance coverage will be delayed if that dependent is totally disabled on the date that insurance would otherwise be effective. Totally disabled means that, as a result of an injury, a sickness or a disorder, your dependent is confined in a hospital or similar institution; is unable to perform two or more activities of daily living (ADLs) because of a physical or mental incapacity resulting from an injury or a sickness; is cognitively impaired; or has a life threatening condition. The exception is that infants are insured from birth.</p>						
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> </table> <p>Coverage may not be increased after a reduction.</p> <p>The amount of your spouse’s Life insurance will reduce on the first of the month following the spouse’s date of birth.</p>	Age:	Insurance amount reduces to:	65	65% of original amount	70	50% of original amount
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Is the coverage portable (can I keep it if I leave my employer)?	<p>Yes, 62 days from date of qualifying change. Dependents (Spouse or Child) may only port coverage if the employee is also porting coverage.</p> <p>If you retire, reduce your hours or leave your employer, you can continue coverage for yourself, your spouse and your dependent children at the group rate. Portability</p>						

	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.
Are there any Life insurance exclusions or limitations?	Life insurance benefits will not be paid for deaths caused by suicide within the first 24 months after the date your coverage becomes effective. If you increase or add coverage, these enhancements will not be paid for deaths caused by suicide within the first 24 months after you make these changes.
Will my premiums be waived if I'm disabled?	If you become disabled (as defined by your plan) and are no longer able to work, your Employee Life premium payments will be waived until your disability period ends.
What does my AD&D insurance pay for?	The full benefit amount is paid for loss of: <ul style="list-style-type: none"> • life; • both hands or both feet or sight of both eyes; • one hand and one foot; • one hand or one foot and the sight of one eye; <p>Other losses may be covered as well. Please contact your plan administrator.</p>
Are there any AD&D exclusions or limitations?	Accidental death and dismemberment benefits will not be paid for losses caused by, contributed to by, or resulting from: <ul style="list-style-type: none"> - suicide, self-destruction while sane, intentionally self-inflicted injury while sane or self-inflicted injury while insane; - active participation in a riot; - an attempt to commit or commission of a crime. - 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 or your dependent's physician. This exclusion will not apply to you or your dependent if the chemical substance is ethanol. - disease of the body or diagnostic, medical or surgical treatment or mental disorder as set forth in the latest edition of the Diagnostic and Statistical Manual of Mental Disorders. - being intoxicated. - war, declared or undeclared, or any act of war.
When does my coverage end?	Your coverage under the Summary of Benefits or a plan ends on the earliest of: <ul style="list-style-type: none"> - the date the Summary of Benefits or a plan is cancelled; - the date your Employer's participation under this Summary of Benefits is cancelled; - the date your Employer no longer is a participating member of the Trust; - the date you no longer are in an eligible group; - the date your eligible group is no longer covered; - the last day of the period for which you made any required contributions; or - the last day you are in active employment unless continued due to a covered layoff or leave of absence or due to an injury or sickness, as described in this certificate of coverage. <p>Unum will provide coverage for a payable claim which occurs while you are covered under the Summary of Benefits or plan.</p> <p>In addition, coverage for any one dependent will end on the earliest of:</p>

- the date your coverage under a plan ends;
- the date your dependent ceases to be an eligible dependent;
- for a spouse, the date of a divorce or annulment;
- for dependent coverage, the date of your death.

Unum will provide coverage for a payable claim which occurs while you are covered under the Summary of Benefits or plan.

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to Policy Form C.FP-1 et al or contact your Unum representative.

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Underwritten by Unum Life Insurance Company of America, Portland, Maine

In NY, underwritten by First Unum Life Insurance Company, New York, New York

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