



# Coldspring-Oakhurst Consolidated Independent School District

Life

Employer Paid Plan Highlights - Plan Date As Of 9/1/2015

<b>LIFE INSURANCE</b>	<b><i>Unum Policy # 628680</i></b>
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Eligibility	Active employees in the United States working a minimum of 20 hours per week.
Benefit Amount	\$20,000
Guarantee Issue	\$20,000
Waiver of Premium	If you become disabled (as defined by your plan) and are no longer able to work, your premium payments will be waived during this period of disability.
Accelerated Death Benefit	50% to \$750,000
Portability	If you retire, reduce your hours or leave your Employer, you can take this coverage with you according to the terms of the contract
Life Planning Financial And Legal Resources	Included
Life Benefit Reduction	65% at age 65 and 50% at age 70

This plan highlight is a summary provided to help you understand your insurance coverage from Unum. Details may differ from state to state. Please refer to your certificate booklet for your complete plan description. If the terms of this plan highlight summary or your certificate differ from your policy, the policy will govern.