Consolidated Community Credit Union dba CCCU

Voluntary Term Life Insurance with Accidental Death and Dismemberment

How does it work?

Term Life Insurance allows you to keep coverage for a set amount of time, or term. If you die during that term, the money can help your family pay for basic living expenses, final arrangements, tuition and more. Accidental Death and Dismemberment (AD&D) Insurance pays a benefit if you survive an accident but have certain serious injuries. It can pay an additional amount if you die from a covered accident.

You can purchase the following Voluntary Term Life and AD&D coverage for you and your family during this enrollment. You are eligible for coverage if you are working a minimum of 30 hours per week.

You may purchase AD&D at a different amount from Term Life or purchase AD&D without the Term Life coverage.

Employee	A maximum of the lesser of 5 times your annual earnings or $300,000, in $10,000 increments. The minimum purchase amount is $10,000. You can purchase up to $150,000 of Life coverage without answering medical questions.
Spouse	A maximum of $300,000 in $5,000 increments. Your spouse can get $20,000 of coverage without medical underwriting. You must be insured under the plan in order to elect coverage for your spouse.
Child	Live birth to 14 days is $1,000 14 days to 6 months is $1,000 6 months and older is $10,000 in $2,000 increments Dependent children are eligible up to age 26. You must be insured under the plan in order to purchase coverage for your children.

Evidence of Insurability

- If you are a newly eligible employee, you can purchase up to the non-medical maximum of $150,000 with no medical underwriting to qualify for coverage. Your spouse can purchase up to $20,000 with no medical underwriting. If you elect an amount over the non-medical maximum, you will need to submit evidence of insurability. If you do not elect coverage during this enrollment, you will need to submit evidence of insurability for any amount of coverage.

Accelerated Death Benefit

If you are diagnosed with a terminal illness with less than 12 months to live, you can request 75% of your life insurance benefit (up to $500,000) while you are still living. This amount will be taken out of the death benefit. **These benefit payments may adversely affect the recipient's eligibility for Medicaid or other government benefits or entitlements, and may be taxable.** You should seek assistance from a personal tax advisor prior to requesting an accelerated payment of death benefits.

Waiver of Premium

Your cost may be waived if you are totally disabled for a period of time. The requirements for waiver of premium are outlined in your certificate of coverage.

Portability

You may be able to keep coverage if you leave the company, retire or change the number of hours you work. Employees or dependents cannot port coverage if they are confined to a hospital or home at the time of application and/or age 70 or older at time of application. State restrictions may apply.

Life Planning and Financial Resources

Provides expert financial and legal counseling as well as planning to the beneficiary of a deceased insured employee or a terminally ill employee or spouse.

How much voluntary coverage can I get?

Calculate your costs

1. Enter the coverage amount you want.
2. Divide by the amount shown.
3. Multiply by the rate. Use the rate table (at right) to find the rate based on age.
   (Choose the age you will be when your coverage becomes effective. See your plan administrator for your plan effective date.)
   (To determine your spouse rate, choose the age the employee will be when coverage becomes effective. See your plan administrator for your plan effective date.)
4. Enter your cost.

	1	2	3	4
Employee	$_____,000	÷ $10,000 = $_____	X $_____	= $_____
Spouse	$_____,000	÷ $5,000 = $_____	X $_____	= $_____
Child	$_____,000	÷ $2,000 = $_____	X $_____	= $_____
			Total cost	**= $_____**

Employee monthly rate		Spouse monthly rate	Child monthly rate
Age	Per $10,000 of coverage	Per $5,000 of coverage	$0.590 per $2,000 of coverage
	Cost	Cost	
15-24	$0.300	$0.150	
25-29	$0.400	$0.200	
30-34	$0.600	$0.300	
35-39	$0.900	$0.450	
40-44	$1.300	$0.650	
45-49	$2.000	$1.000	
50-54	$2.800	$1.400	
55-59	$4.200	$2.100	
60-64	$5.200	$2.600	
65-69	$6.500	$3.250	
70-74	$11.800	$5.900	
75+	$41.900	$20.950	

1. Enter the AD&D coverage amount you want.
2. Divide by the amount shown.
3. Multiply by the rate. Use the AD&D rate table (at right) to find the rate.
4. Enter your cost.

AD&D				
	1	2	3	4
Employee	$_____,000	÷ $10,000 = $_____	X $0.280	= $_____
Spouse	$_____,000	÷ $5,000 = $_____	X $0.155	= $_____
Child	$_____,000	÷ $2,000 = $_____	X $0.148	= $_____
			Total cost	**= $_____**

AD&D monthly rates		
	Coverage amount	Rate
Employee	per $10,000 of coverage	$0.280
Spouse	per $5,000 of coverage	$0.155
Child	per $2,000 of coverage	$0.148

Billed amount may vary slightly.

Exclusions and limitations

Active employment and eligibility

Eligible employees must be in active employment with the employer. You are working for your Employer for earnings that are paid regularly and you are performing the Material and Substantial Duties of your Regular Occupation. You must be regularly scheduled to work at least the minimum number of hours defined by your Employer. Your work site must be your Employer's usual place of business in the United States, an alternative work site in the United States at the direction of your Employer, or a location in the United States to which your job requires you to travel. Normal vacation, holidays or temporary business closures are considered Active Employment provided they are in Active Employment on the last scheduled workday preceding such time off.
Employees must be actively employed in the United States with the Employer to receive coverage. Employees must be insured under the plan for spouses and dependents to be eligible for coverage.

Delay of Coverage

If an employee is not in active employment (on the date coverage would otherwise become effective) due to an injury, sickness, temporary layoff or leave of absence, coverage will be delayed until that person returns to active employment. It does not apply to someone who is absent from work on the plan effective date due to being on a scheduled vacation or due to a minor injury or illness that does not lead to a disability.

Delay of Coverage Effective Date for your Spouse

Your Spouse's Coverage Effective Date will be delayed if your Spouse: is an inpatient in a Hospital, Hospice, or other health care facility; is confined at home under the care of a Physician. If your Spouse's Coverage Effective Date is delayed due to the conditions above, your Spouse's coverage will begin on:

- the date your Spouse is no longer an inpatient in a Hospital, Hospice, or other healthcare facility; or
- the date your Spouse is no longer confined at home under the care of a Physician.

This provision does not apply to Children
Life insurance benefits will not be paid for deaths caused by suicide occurring within 24 months after the effective date of coverage. The same applies for increased or additional benefits.
AD&D benefits are excluded (not paid) for losses caused by, contributed to by, or resulting from:

- committing or attempting to commit a felony;
- being engaged in an illegal occupation;
- being engaged in an illegal activity;
- injuring oneself intentionally or attempting or committing suicide, whether sane or not;
- active participation in a riot, insurrection, or terrorist activity. This does not include Injury as an innocent bystander, or Injury for self-defense;
- being Intoxicated
- voluntary use of or treatment for voluntary use of any prescription or non-prescription drug, poison, fume, or other chemical or controlled substance unless taken as directed by the manufacturer, or, as prescribed or directed by your Physician;
- a Covered Loss that occurs while you are incarcerated in a penal or correctional institution or under house arrest or confinement;
- Mental or Nervous Disorders;
- disease or infirmity of mind or body, or medical or surgical treatment for such disease or infirmity;
- war or any act of war, whether declared or undeclared

Refer to your certificate for a full list of exclusions.

Voluntary Coverage Age Reduction

Coverage amounts for Life for you will reduce to:
- 65% of the original amount when you reach age 65
- 50% of the original amount when you reach age 70

Increases due to salary changes are allowed once coverage is reduced, otherwise, no increases are allowed.

End of Coverage

Your coverage under this certificate ends on the earliest of:

- the date the policy is cancelled by us or your Employer;
- the date you are no longer in an Eligible Group;
- the date your Eligible Group is no longer covered;
- the date of your death;
- the last day of the period any required premium contributions are made; or
- the last day you are in Active Employment.

The work-life balance employee assistance program, provided by HealthAdvocate, is available with select Unum insurance offerings. Terms and availability of service are subject to change. Service provider does not provide legal advice; please consult your attorney for guidance. Services are not valid after coverage terminates. Please contact your Unum representative for details.
Worldwide emergency travel assistance services, provided by Assist America, Inc., are available with select Unum insurance offerings. Terms and availability of service are subject to change and prior notification requirements. Services are not valid after coverage terminates. Please contact your Unum representative for details.
Life Planning Financial & Legal Resources services, provided by HealthAdvocate, are available with select Unum insurance offerings. Terms and availability of service are subject to change. Service provider does not provide legal advice; please consult your attorney for guidance. Services are not valid after coverage terminates. Please contact your Unum representative for details.
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 UA-GTLP21-1 or contact your Unum representative.

Unum complies with state civil union and domestic partner laws when applicable.

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

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