Bloomfield College
Policy # 398634

Please read carefully the following description of your Unum Term Life and AD&D insurance plan.

Your Plan

Eligibility
All employees working at least 32 hours each week in active employment in the U.S. with the employer.

Coverage Amounts
Your Term Life/AD&D coverage options are:

- Employee: 1 x Annual Earnings, rounded up to the next $1,000, to a maximum of $200,000

AD&D Benefit Schedule: The full benefit amount is paid for loss of:
- Life
- Both hands or both feet or sight of both eyes
- One hand and one foot
- One hand and the sight of one eye
- One foot and the sight of one eye
- Speech and hearing

Other losses may be covered as well. Please see your Plan Administrator.

Coverage may not be increased after a reduction.

Guarantee Issue
If you do not enroll by 5/31/2013, you can apply for coverage only during an annual enrollment period and will be required to furnish evidence of insurability for the entire amount of Life insurance coverage. AD&D coverage does not require evidence of insurability.

Please note: If you are a current participant in the Life/AD&D plan through The Standard, you do not need to complete a new Election Form to continue coverage through Unum.
**Term Life Insurance and AD&D Coverage Highlights (Continued)**

**Term Life /AD&D Coverage Rates**

Rates shown are your Monthly deduction:

<table>
<thead>
<tr>
<th>Coverage Amount</th>
<th>Increment</th>
<th>Rate</th>
<th>Monthly Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee $1,000</td>
<td>$0.26</td>
<td>$0.26</td>
<td>$1,000</td>
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</tbody>
</table>

**Term Life/AD&D Calculation Worksheet**

Coverage Amount  Increment  Rate  Monthly Cost
Employee $________ $1,000 x $0.26 = $______
Annual Earnings (must round up to next $1,000)

**Additional Benefits**

**Life Planning Financial & Legal Resources**

This personalized financial counseling service provides expert, objective financial counseling to survivors and terminally ill employees at no cost to you. This service is also extended to you upon the death or terminal illness of your covered spouse. The financial consultants are master level consultants. They will help develop strategies needed to protect resources, preserve current lifestyles, and build future security. At no time will the consultants offer or sell any product or service.

**Portability/Conversion**

If you retire, reduce your hours or leave your employer, you can take this coverage with you according to the terms outlined in the contract. However, if you have a medical condition which has a material effect on life expectancy, you will be ineligible to port your coverage. You may also have the option to convert your Term life coverage to an individual life insurance policy.

**Accelerated Benefit**

If you become terminally ill and are not expected to live beyond a certain time period as stated in your certificate booklet, you may request up to 100% of your life insurance amount up to $250,000, without fees or present value adjustments. A doctor must certify your condition in order to qualify for this benefit. Upon your death, the remaining benefit will be paid to your designated beneficiary(ies).

**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 the period of disability.

**Retained Asset Account**

Benefits of $10,000 or more are paid through the Unum Retained Asset Account. This interest bearing account will be established in the beneficiary's name. He or she can then write a check for the full amount or for $250 or more, as needed.
Additional AD&D Benefits

- **Seat Belt/Air Bag Benefit:** If you die in a car accident and are wearing a properly fastened seat belt and/or are in a seat with an air bag, an amount will be paid in addition to the AD&D benefit.

Limitations/Exclusions/Termination of Coverage

**Suicide Exclusion**

Life benefits will not be paid for deaths caused by suicide in the first twenty-four months after your effective date of coverage.

No increased or additional benefits will be payable for deaths caused by suicide occurring within 24 months after the day such increased or additional insurance is effective.

**AD&D Benefit Exclusions**

AD&D benefits will not be paid for losses caused by, contributed to by, or resulting from:

- 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;
- Suicide, self-destruction while sane, intentionally self-inflicted injury while sane, or self-inflicted injury while insane;
- War, declared or undeclared, or any act of war;
- Active participation in a riot;
- Attempt to commit or commission of a crime;
- The voluntary use of any prescription or non-prescription drug, poison, fume, or other chemical substance unless used according to the prescription or direction of your doctor.
- Intoxication. (“Intoxicated” means that the individual’s blood alcohol level equals or exceeds the legal limit for operating a motor vehicle in the state or jurisdiction where the accident occurred.)

Termination of Coverage

Your coverage under the Summary of Benefits ends on the earliest of:

- The date the policy or plan is cancelled;
- 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;
- 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 the certificate of coverage;

Unum will provide coverage for a payable claim which occurs while you are covered under the policy or plan.
Next Steps

How to Apply
Current employees: To apply for coverage, complete your enrollment form by 05/31/2013.

Effective Date of Coverage
Your coverage will become effective on 06/01/2013. For employees who become eligible after this date, please see your Plan Administrator for your effective date.

Delayed Effective Date of Coverage
Employee: 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.

“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.

Changes to Coverage
Each year will be given the opportunity to change your Life coverage and AD&D coverage. You and your spouse may purchase additional Life coverage up to the Guarantee Issue amounts without evidence of insurability if you are already enrolled in the plan. Life coverage over the Guarantee Issue amounts will be medically underwritten and will require evidence of insurability and approval by Unum’s Medical Underwriters. The suicide exclusion will apply to any increase in coverage. AD&D coverage does not require evidence of insurability for increase amounts.

This plan highlight is a summary provided to help you understand your insurance coverage from Unum. Some provisions may vary or not be available in all states. 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. For complete details of coverage, please refer to policy form number C.FP-1, et al.