



# What can your life insurance benefits do for you?

## Financial protection for your family

- Optional term life insurance
- Optional universal life insurance

### Inside:

- Description of benefits
- Frequently asked questions
- Application to enroll

**Review**  
this booklet

**Apply**  
within 30 days of hire  
by phone, 1-866-310-6784  
or complete the enclosed  
application and return it  
to Unum



2010

# Your life – it's worth it!



## Who relies on you?

- parent
- children/  
grandchildren
- grandparent
- sibling
- niece/nephew
- spouse/  
significant other
- anyone with whom  
you share debt  
(co-signer, etc.)

Whatever your stage of life, there's a good chance someone relies on you. So if something happened to you, it could affect their finances as well. You'd want to be sure your loved ones were taken care of. And you wouldn't want anyone left with the bills for your final arrangements. Unum's optional term life and optional universal life insurance can help.

The State of Tennessee provides all employees with at least \$20,000 in basic term life benefits. For many people, this is enough coverage to provide for final arrangements. However, the State also recognizes that the kind of life insurance you need can change according to your age and stage of life. That's why the State of Tennessee is giving you the chance to buy two kinds of coverage:

- Optional term life insurance
- Optional universal life insurance

Both plans provide a death benefit. They offer other features as well.

**Optional Term Life** insurance provides coverage as long as you pay the premium. This coverage does not gain any cash value. It is the most affordable kind of life coverage. It is offered at affordable rates that vary by age, and you can pay the premiums through payroll deduction.

**Optional Universal Life** insurance offers a higher level of financial protection. This plan can gain cash value over time, and you can pay the premiums through payroll deduction.

Both Optional Term Life and Universal Life insurance are plans you own as an individual. That means you can keep the coverage if you leave your job or retire. Depending on your needs, you may choose one or both plans. You can apply for either plan without answering health questions.

Call 1-866-310-6784 to apply.

## A comparison of voluntary life benefits

### ● Single

Term coverage can be sufficient for those with limited financial responsibilities.

### ● Family obligations

Increased financial responsibilities may call for added coverage.

### ● Retirement/fixed income/reduced obligations

Term coverage usually ends at retirement. Universal life offers coverage after retirement.

	Optional Term Life	Optional Universal Life
<b>Funding</b>	Employee paid	Employee paid
<b>Premium</b>	Lower rates	Flexible
<b>Maximum benefit</b>	\$300,000	\$300,000
<b>Family coverage</b>	✓	✓
<b>Living benefit</b>	✓	✓
<b>Coverage beyond employment</b>	✓	✓
<b>Designed to build cash value</b>		✓

The amount of coverage you can have from the two plans combined is limited. Here is how it works:

- You can apply for a combined benefit amount up to three times your salary.
- The amount of coverage you can get without answering health questions is called “guarantee issue.”
- You can apply for a higher combined benefit amount but you will be asked health questions. The limit for this is five times your salary. You can’t request more than \$300,000.



## MY CHECKLIST

Consider these items when determining how much life insurance you may need.

- Mortgage or rent
- Child care
- Elder care
- Education
- Loans
- Credit card debt
- Ongoing life expenses
- Final arrangements

## Optional term life insurance

### Who is eligible?

- Regular full-time employees scheduled to work at least 30 hours each week
- Seasonal or part-time employees with 24 months of prior service and certified by an appointing authority to work at least 1,450 hours per fiscal year

### How much term life insurance coverage can I get?

- **Employee:** up to three times\* your annual base salary, in \$5,000 increments, without answering health questions
- **Spouse under age 55:** one times employee base salary up to \$30,000, in increments of \$5,000
- **Spouse age 55 and over:** \$15,000
- **Children up to age 24:** you choose \$2,500 or \$5,000 in Children's Term Rider coverage

In order to purchase term life insurance coverage for your eligible children, you must purchase coverage for yourself or your spouse, as the dependent child's coverage must "ride" on or attach to an adult's coverage.

### Can I apply for more coverage?

**Employee:** up to five times your annual salary up to a maximum of \$300,000, in increments of \$5,000. You will be asked some health questions.

You may increase your coverage during the annual enrollment transfer period.

### Family coverage\*\*

- This insurance is available for your spouse by answering questions about his or her health, even if you don't apply for your own coverage.
- Coverage is available for your child(ren) ages 24 hours to 24 years old.

Dependent children will not be covered if they are married or in military service on a full-time basis. Only one parent may cover your eligible child(ren) under the Children's Term Rider.

\*The combination of optional term life and optional universal life insurance cannot exceed three times your annual base salary, up to \$300,000.

\*\*For detailed information on eligibility for dependents, please refer to the Insurance Handbook published by Benefits Administration. You may obtain a copy of the handbook from your Agency's Benefits Coordinator.

Call 1-866-310-6784 to apply.

## What other features are included?

**Advance Benefit Rider** — If you become terminally ill and are not expected to live more than six months, you may request up to 50% of your life insurance amount, to a maximum of \$100,000. A doctor must certify your condition. Any payout will reduce the death benefit.

Upon your death, any remaining benefit will be paid to your designated beneficiaries.

**Waiver of premium** — If you or your spouse become totally disabled before age 60 and remain disabled for nine consecutive months, the premium payment will be waived during the period of disability. You or your spouse may continue the waiver of premium provision up to age 70. This only applies to coverage for you and your spouse and does not apply to coverage for any dependent child. Applicant must complete a Waiver of Premium claim form #1249-02 and submit to Unum within one year of the date of disability.

**Continuation of coverage** — When you retire, reduce your hours or leave the employment of the State of Tennessee you may have the option to continue your life insurance coverage by paying your premiums directly to Unum. Unum will contact you at your last known address to let you know what options you may have to continue coverage.

You may not continue your coverage if you retire after age 85.

## Optional term life insurance

### Monthly premium rates per \$1,000 of benefit amount\* for employees and spouse

Effective July 1, 2010 – December 31, 2011		Effective January 1, 2012 – December 31, 2012	
Age**	Monthly Rate	Age**	Monthly Rate
Under 20	0.046	Under 20	0.045
20 – 24	0.046	20 – 24	0.045
25 – 29	0.046	25 – 29	0.045
30 – 34	0.049	30 – 34	0.048
35 – 39	0.062	35 – 39	0.060
40 – 44	0.094	40 – 44	0.091
45 – 49	0.160	45 – 49	0.155
50 – 54	0.268	50 – 54	0.260
55 – 59	0.418	55 – 59	0.405
60 – 64	0.651	60 – 64	0.631
65 – 69	1.079	65 – 69	1.047
70 – 74	1.506	70 – 74	1.461
75 – 79	2.313	75 – 79	2.244
80 and over	4.181	80 and over	4.056

\*Use this chart to figure out your total monthly premium. Multiply the desired amount of coverage by the appropriate rate per thousand from the table, then add a \$.30 per month administrative charge.

\*\*As a new employee, your premium is based on your age as of January 1<sup>st</sup> of the year you enroll.

## Optional term life insurance

### Monthly premium rates for Children's Term Rider

Effective July 1, 2010 – December 31, 2012

Amount	Monthly Rate
\$2,500	0.25
\$5,000	0.50

### Term life worksheet

My rate	x	Amount (in thousands)	+	Admin. Cost	=	Total monthly cost
\$ _____		_____		\$.30		\$ _____

For example: Let's say you are 38 and you would like to apply for \$30,000 in optional term life coverage. Your rate calculation would look like this:

My rate	x	Amount (in thousands)	+	Admin. Cost	=	Total monthly cost
<b>\$.062</b>		<b>30</b>		<b>\$.30</b>		<b>\$2.16</b>

**Call 1-866-310-6784 to apply.**



*Many families would have immediate trouble paying for everyday living expenses following a premature death.<sup>1</sup>*

The amount of coverage you can have from the two plans combined is limited. Here is how it works:

- You can apply for a combined benefit amount up to three times your salary.
- You can apply for a higher combined benefit amount but you will be asked health questions. The limit for this is five times your salary. You can't request more than \$300,000.

## Optional universal life insurance

### Who is eligible?

- Regular full-time employees scheduled to work at least 30 hours each week
- Seasonal or part-time employees with 24 months of prior service and certified by an appointing authority to work at least 1,450 hours per fiscal year

### How much universal life insurance coverage can I get?

- **Employee:** up to three times\* your annual base salary, in \$1,000 increments, without answering health questions
- **Spouse under age 55:** one times employee annual base salary up to \$30,000, in \$5,000 increments
- **Spouse age 55 and over:** \$15,000
- **Children up to age 24:** you choose \$2,500 or \$5,000 in Children's Term Rider coverage

In order to purchase the children's term rider insurance coverage for your eligible children, you must purchase coverage for yourself or your spouse. The children's coverage can "ride" on or attach to an adult's term life or universal life coverage, not both. If you select both term and universal life coverage, the children's rider will automatically attach to the term life certificate.

### Can I apply for more coverage?

**Employee:** up to five times your annual salary up to a maximum of \$300,000, in increments of \$5,000. You will be asked some health questions.

You may increase your coverage during the annual enrollment transfer period.

\*The combination of optional term life and optional universal life insurance cannot exceed three times your annual base salary.

Call 1-866-310-6784 to apply.

### Family coverage available\*

- This insurance is available for your spouse, by answering questions on his or her medical history, even if you don't apply for your own coverage.
- Coverage is available for your child(ren) ages 24 hours to 24 years old.

Dependent children will not be covered if they are married or in military service on a full-time basis. Only one parent may cover your eligible child(ren) under the Children's Term Rider.

### What are the features of universal life coverage?

- Your benefit and premium amount is flexible.
- This coverage can build cash value (see cash accumulation and interest credit features section).
- You can keep the coverage even if you leave state employment or retire.
- You can add universal life insurance to enhance an existing term life coverage.

### What other features are included?

**Cash accumulation and interest crediting** — You will begin gaining cash value during the first month after the effective date of coverage. For the period of July 1, 2008 through December 31, 2012, the interest crediting rate shall not be less than the greater of a) and b), where:

- a) Is 5.00% annual effective interest, administered as 4.89% annual nominal interest; and
- b) Is the published six-month United States Treasury Bill discount rate, established as a result of the auction coinciding with or immediately following the 15th day of the month preceding the monthly anniversary date, plus 0.50%.

**Advance Benefit Rider** — If you become terminally ill and are not expected to live more than six months, you may request up to 50% of your life insurance amount, to a maximum of \$100,000. A doctor must certify your condition. Any payout will reduce the death benefit.

**Waiver of premium** — If you or your spouse become totally disabled before age 60 and remain disabled for nine consecutive months, the premium payment will be waived during the period of disability. Applicant must complete a Waiver of Premium claim form #1249-02 and submit to Unum within one year of the date of disability.

You or your spouse may continue the waiver of premium provision up to age 95. Applies only to coverage for you and your spouse and does not apply to coverage for any dependent child.

**Continuation of coverage** — When you retire, reduce your hours or leave the employment of the State of Tennessee you may have the option to continue your life insurance coverage by paying your premiums directly to Unum. A Unum representative will contact you to discuss your options.

You may elect to continue your universal life coverage regardless of your age.

\*For more information on family coverage, please refer to the Insurance Handbook. This is published by Benefits Administration. If you would like a copy, ask your Agency's Benefits Coordinator.

<sup>1</sup> LIFE Foundation, "Americans Willing to Risk Family's Financial Security to Save Money in Tough Times," September 18, 2008.

# Optional universal life insurance

## Optional universal life insurance

Monthly premium rates per \$1,000  
of benefit amount\*  
for employees and spouse

Effective July 1, 2010 – December 31, 2012

Age last birthday	Monthly rate	Age last birthday	Monthly rate
15	0.20	46	1.21
16	0.21	47	1.30
17	0.22	48	1.42
18	0.23	49	1.55
19	0.24	50	1.69
20	0.25	51	1.85
21	0.26	52	2.04
22	0.27	53	2.26
23	0.28	54	2.51
24	0.30	55	2.48
25	0.31	56	2.64
26	0.33	57	2.77
27	0.35	58	2.91
28	0.36	59	3.04
29	0.38	60	2.83
30	0.41	61	2.97
31	0.43	62	3.12
32	0.45	63	3.28
33	0.48	64	3.44
34	0.53	65	3.61
35	0.56	66	3.80
36	0.60	67	3.99
37	0.64	68	4.19
38	0.68	69	4.41
39	0.72	70	4.64
40	0.79	71	4.88
41	0.84	72	5.14
42	0.89	73	5.42
43	0.96	74	5.71
44	1.04	75	6.03
45	1.11		

\*Use this chart to figure out your total monthly premium. Multiply the desired amount of coverage by the appropriate rate per thousand from the table, then add a \$1 per month administrative charge.

## Optional universal life insurance

Monthly premium rates  
for Children's Term Rider

Effective July 1, 2010 – December 31, 2012

Amount	Monthly Rate
\$2,500	0.25
\$5,000	0.50

There is no administrative charge for dependent children's coverage.

### Universal life worksheet

$$\text{My rate} \times \text{Amount (in thousands)} + \text{Admin. Cost} = \text{Total monthly cost}$$

\$ \_\_\_\_\_ x \_\_\_\_\_ + \$1.00 = \$ \_\_\_\_\_

For example: Let's say you are 38 and you would like to apply for \$30,000 in optional universal life coverage. Your rate calculation would look like this:

$$\text{My rate} \times \text{Amount (in thousands)} + \text{Admin. Cost} = \text{Total monthly cost}$$

\$ .68 x 30 + \$1.00 = \$21.40

### What's next?

Review the information on the back cover, complete the application or call 1-866-310-6784 to apply.



Call 1-866-310-6784 to apply.



# What else do I need to know?

The amount of coverage you can have from the two plans combined is limited. Here is how it works:

- You can apply for a combined benefit amount up to three times your salary.
- You can apply for a higher combined benefit amount but you will be asked health questions. The limit for this is five times your salary. You can't request more than \$300,000.

## Additional coverage

If you are applying for amounts over and above the guarantee issue amount, call 1-866-310-6784.

## Optional term life insurance

Length of coverage

- You are covered as long as you pay your premium.

## Limitations/exclusions

Life insurance benefits will not be paid for deaths caused by suicide in the first 24 months after your coverage takes effect.

If you add or increase coverage, those added or increased benefits won't be paid for deaths caused by suicide within 24 months of the date the changes were made.

## Optional universal life insurance

Length of coverage

- You are covered as long as you pay your premium.

## Limitations/exclusions

If within 24 months from the date of issue of this coverage the insured individual dies by suicide, while sane or insane, the amount payable by Unum in place of all other benefits shall be the sum of the premiums paid, without interest, less any debt secured by this coverage.

## What happens if my employment ends?

When you are no longer employed by the State, payroll deduction will not be available. Unum will contact you at your last known address to inform you of your options to continue life insurance coverage once we receive notice from the State.

## Termination of insurance for employees

Your insurance will terminate:

- If you stop paying the monthly term premium;
- If you stop paying the monthly universal life premium and there is insufficient cash value to continue paying the monthly premiums;
- If you cease to be an eligible employee; or

- If the optional life insurance plan is discontinued by the State of Tennessee or Unum.

If you stop "active" work for any reason, Unum will contact you at your last known home address to offer continuance of life insurance coverage by direct billing.

## Termination of insurance for dependent spouses

The optional life insurance for dependent spouse will terminate:

- If the monthly term premium is not paid;
- If the monthly universal life premium is not paid and there is insufficient cash value to continue paying the monthly premiums;
- If the dependent spouse is no longer eligible; or
- If the optional life insurance plan is discontinued by the State of Tennessee or Unum.

If the covered employee stops "active" work for any reason, Unum will mail to the employee's last known home address an offer to continue dependent spouse life insurance by direct bill.

## Termination of Children's Term Rider

Dependent children are covered under a term rider which cannot stand alone. Dependent coverage must "ride" on or attach to the employee or spouse coverage.

The dependent Children's Term Rider WILL terminate:

- If the monthly children's term premium is not paid;
- If the employee ceases to be eligible;
- If the certificate to which the Children's Term Rider attaches should terminate;
- If the optional life insurance plan is discontinued by the State of Tennessee or Unum; or
- If the dependent is no longer eligible.

Call Unum's customer service center when a dependent is no longer eligible due to the plan's eligibility rules (i.e. marriage, divorce, reaching maximum age, etc.) Upon notification that your dependent is no longer eligible, Unum will send a letter to your last known home address advising of the dependent's options to convert term coverage to universal life. The dependent will have 31 days from the date on the Unum letter to convert to a universal life insurance policy.

Failure to notify your employer and Unum of your dependent's change in eligibility status will result in termination of coverage and a forfeiture of any conversion privilege. No refunds will be made. If the dependent child/children do not wish to convert, coverage will end on the last day of the month in which they become ineligible.

**Call 1-866-310-6784 to apply.**

# FAQ

## Frequently asked questions

### Who can choose to enroll in coverage?

You are eligible to enroll within the first 30 days of employment in the optional term life and/or optional universal life insurance program if you are a regular full-time employee of the State of Tennessee or higher education and are scheduled to work at least 30 hours per week. If you do not enroll during this period, you cannot apply for coverage until the next annual enrollment transfer period, and you will need to answer health questions at that time.

### Can I apply for spouse coverage?

Yes, you are eligible to enroll your spouse within the first 30 days of employment in the optional term life and/or optional universal life insurance program if you are a regular full-time employee of the State of Tennessee and are scheduled to work at least 30 hours per week. If you do not enroll your spouse during this period, you cannot apply for this coverage until the next annual enrollment transfer period. Your spouse will be required to answer health questions. If your spouse is also employed by the State of Tennessee, he or she cannot be covered under spouse coverage. They must apply for their own coverage as an employee.

### Can I apply for child(ren) coverage?

Yes, the children must be at least one day or 24 hours old, and they may remain covered until the end of the month in which they turn 24 years of age as long as they continue to meet eligibility requirements. If you do not enroll within the first 30 days of employment, you cannot apply for coverage for your child(ren) until the

next annual enrollment transfer period. Answering health questions will be required for any child(ren). Also, you can add coverage for a newborn child within 30 days of the birth. If you do not add coverage during this time, you must apply for coverage for children during the next annual enrollment transfer period.

### If both parents are State or higher education employees, can each employee carry coverage for the child(ren)?

No, only one parent may cover the eligible children under the Children's Term Rider. If you purchase coverage, children's coverage must be attached to your coverage.

### Is children's coverage automatically terminated when they reach age 24?

Children's coverage will not be continued past age 24. However, it will be your responsibility to notify Unum when your child/children are no longer eligible.

### Is guarantee issue coverage available for new employees?

Yes, as a new employee, you are eligible to enroll for an amount up to three times your annual base salary. That amount is called "guarantee issue." You must apply during the first full month of employment. If you apply for any amount over three times (up to the plan maximum of five times), you will need to answer health questions.

### Is guarantee issue coverage available for my spouse?

If you are a new employee, your spouse may apply for coverage in \$5,000 increments. If your spouse is under age 55, you can choose coverage equal to one times your annual base salary, up to a maximum of \$30,000. If your spouse is age 55 or older, the maximum available for guarantee issue is \$15,000. If the answer is "yes" to the hospital/medical question in Section 3 of the application (regardless of age), guarantee issue coverage will not be provided, and he or she will be required to answer health questions by completing a supplemental application.

### **Is guarantee issue coverage available for my child(ren)?**

Yes, you may choose either \$2,500 or \$5,000 in coverage, and they will not have to answer any health questions. This will be guarantee issue as long as you apply for coverage within the first 30 days of employment.

### **If I have to answer medical questions to qualify for coverage, what kind of questions will I be asked?**

You will be asked various questions about your medical history over the last 10 years, such as, "Have you had a heart attack, stroke, or been diagnosed with diabetes or HIV?" etc.

### **When does my coverage take effect?**

If you enroll as a new employee, your coverage will become effective the first day of the month after you have completed three full calendar months of employment.

### **When does coverage take effect for my dependents?**

If your dependents enroll at the same time you enroll, their insurance will become effective on the same date as yours. (See previous question.)

### **Is there a waiver of premium benefit?**

Yes, if you or your spouse become totally disabled before age 60 and remain disabled for nine consecutive months, you will no longer be required to pay the insurance premium for the disabled person.

### **What happens if my employment ends?**

Unum will contact you at your last known address to let you know what options you may have to continue coverage.

### **Can I decrease my coverage?**

Yes, but you can only decrease your coverage during the annual enrollment transfer period.

### **How are employee and dependent claims filed?**

You may download a claim form from [unum.com](http://unum.com), or you may call the Contact Center at 1-866-298-7636.

### **Who do I contact if my spouse or I become disabled?**

Call the Unum Contact Center at 1-866-298-7636 to report your disability.

### **How do I apply for an advanced benefit?**

You may download a claim form from [unum.com](http://unum.com), or you may call the Contact Center at 1-866-298-7636.

### **What happens if I recover?**

If you recover, you will not be required to refund your benefit. Simply notify Unum of your recovery and resume paying the premiums for your coverage.

### **What can the Contact Center do for me?**

Contact Center representatives are there to answer your questions and guide you through the claims process.

### **Who do I call about questions on eligibility and enrollment?**

Call 1-866-310-6784 for questions about eligibility and enrollment, Monday through Friday 8 a.m. to 8 p.m. Eastern Standard Time.

### **Can I cancel coverage?**

Yes, you can cancel your coverage at any time by completing a Customer Service Request Form (L-52490).

### **What if I need to make changes on a policy?**

You can make changes such as name, address, beneficiary by completing a Customer Service Request form (L-52490). However, changes regarding face amount such as an increase or decrease may only be processed during the annual enrollment transfer period.

**Call 1-866-310-6784 to apply.**

Instructions for completing

## State of Tennessee term life/universal life Form #AE-1115

Insurance enrollment applications

### Employee/spouse (Section 1/Section 3)

Please note: If applying for spouse coverage, the employee portion on the application must also be completed.

- Check the appropriate box for the type of coverage you want — term life, universal life or both.
- Check the appropriate box for application type — annual enrollment or new hire.
- Enter the full name of the employee/spouse (first, middle, last).
- Enter the full street address or post office box number.
- Enter the full city, state & ZIP.
- Enter employee e-mail address
- Enter the annual base salary, excluding over-time and longevity (employee only).
- Enter Social Security number.
- Enter gender.
- Enter birth date.
- Enter daytime and cell phone number. **WE MUST HAVE THIS INFORMATION** (employee only).
- Enter date the employee was hired (employee only).

- **For employees:** Enter the amount of insurance desired. If you elect coverage in both the optional universal life and the optional term life plans, the total COMBINED amount of coverage cannot exceed three times the employee's salary (without answering any health questions) or five times the employee's salary (by answering health questions), excluding over-time and longevity, rounded to the next \$5,000, with a maximum of \$300,000.
- **For spouse:** Enter the amount of insurance desired. If you elect coverage in both the optional universal life and the optional term life plans, the total COMBINED amount of coverage cannot exceed one times employee's annual base salary, excluding over-time and longevity, rounded to the next \$5,000 with a maximum of \$30,000. For spouses age 55 and older the maximum amount IS \$15,000.
- Enter amount of Children's Term Rider (if applying). **You may apply for a Children's Term Rider on one policy (employee or spouse) only.** If applying for employee and spouse coverage, the Children's Term Rider will be added to the employee's policy. You will need to indicate first, middle and last name, Social Security number, date of birth, age, gender and relationship to employee in section 5.
- Enter the full name and address of the beneficiary(ies) and the relationship to the employee.
- If you have multiple beneficiaries, indicate the benefit amount you would like to designate to each beneficiary.
- Employee MUST sign and date the application.

Mail your application to:

**Unum**

Attention: VB New Business, 2W

P.O. Box 190002

Chattanooga, TN 37401-7210

or to apply, call:

1-866-310-6784

**You can apply for up to 5  
times your annual earnings,  
up to \$300,000, by answering  
a few health questions.**

**Call 1-866-310-6784 and speak to  
a benefits representative to apply.**

**Don't miss your opportunity  
to apply!**



STATE OF TENNESSEE  
 APPLICATION FOR  
 OPTIONAL TERM LIFE  
 OPTIONAL UNIVERSAL LIFE  
 Provident Life and Accident Insurance Company  
 Chattanooga, TN 37402

Application Type:  Annual Enrollment  New Hire

**SECTION 1: Employee Information – Always Complete**

Employee Name (First, Middle, Last)		Social Security Number
Home Address (Street/PO Box)		Gender <input type="checkbox"/> F <input type="checkbox"/> M
City		Date of Birth (mm/dd/yyyy)
State	ZIP Code	Daytime Phone
Email Address		Cell Phone
Employee Annual Base Salary \$		Date of Hire (mm/dd/yyyy)

**SECTION 2: Certificate Information**

**Employee Coverage**

Minimum - \$5,000

Maximum - Five times your annual base salary, rounded to the next higher multiple of \$5,000 up to \$300,000. A supplemental application must be completed and submitted for amounts over three times annual base salary.

<i>Term Life</i>		<i>Universal Life</i>	
Employee Coverage Amount \$		Employee Coverage Amount \$	
Beneficiary	Relationship	Beneficiary	Relationship
Address	Percentage	Address	Percentage
Beneficiary	Relationship	Beneficiary	Relationship
Address	Percentage	Address	Percentage

**Children's Coverage**

Children's coverage will be automatically attached to the employee certificate if employee coverage is selected.

Children's coverage is only available on the term certificate, unless only universal life coverage is selected.

If coverage is attached to the employee certificate, it cannot be attached to the spouse certificate.

If selecting children's coverage, please complete section 5.

Children's Term Rider  2,500  5,000

**SECTION 3: Spouse Information – Always show name – Fully Complete for Coverage**

Name (First, Middle, Last)		Social Security Number
Home Address (Street/PO Box)		Gender <input type="checkbox"/> F <input type="checkbox"/> M
City		Date of Birth (mm/dd/yyyy)
State	ZIP Code	

Has spouse been hospitalized, advised to seek medical treatment, or received disability benefits during the last 6 months?

Yes  No

If yes, submit supplemental application.

**SECTION 4: Spouse Certificate Information**

**Spouse Coverage**

Minimum - \$5,000

Maximum - Less than Age 55: one times employee's annual base salary up to \$30,000 in \$5,000 increments

Maximum - Ages 55 and Over: \$15,000

<b>Term Life</b> Spouse Coverage Amount \$		<b>Universal Life</b> Spouse Coverage Amount \$	
Beneficiary	Relationship	Beneficiary	Relationship
Address	Percentage	Address	Percentage
Beneficiary	Relationship	Beneficiary	Relationship
Address	Percentage	Address	Percentage

**Children's Coverage**

Please note you can not add children's coverage to the spouse certificate if children's coverage has already been added to employee certificate.

Children's coverage is only available on the term certificate, unless only universal life coverage is selected.

If selecting children's coverage, please complete section 5.

**Children's Term Rider**    2,500    5,000

**SECTION 5: Children Information – Complete only if dependent children's insurance chosen**

List eligible dependent children as defined in the plan.

Child's Name First, Middle, Last	Social Security Number	Date of Birth (mm/dd/yyyy)	Issue Age	Gender M or F	Relationship to Employee

The beneficiary of children's term insurance is the employee, if living, otherwise the estate of the covered child.

I certify that the information on this application is true and complete and that I am Actively at Work/Positive Pay Status on the date of my signature below. I understand that if I have selected insurance for myself, it will begin on the Certificate Issue Date; provided I am Actively at Work/Positive Pay Status on that date.

Dependent Spouse and/or Dependent Children's Coverage, if selected, will begin on the Certificate Issue Date; provided: (1) I am Actively at Work/Positive Pay Status on that date; and (2) my Dependent Spouse and/or Dependent Child(ren) is/are able to engage in normal activities on the date the coverage is to become effective.

I understand that I, as the Employee, am the owner of all coverages applied for. I authorize my Employer to deduct the proper premiums for this insurance from my earnings.

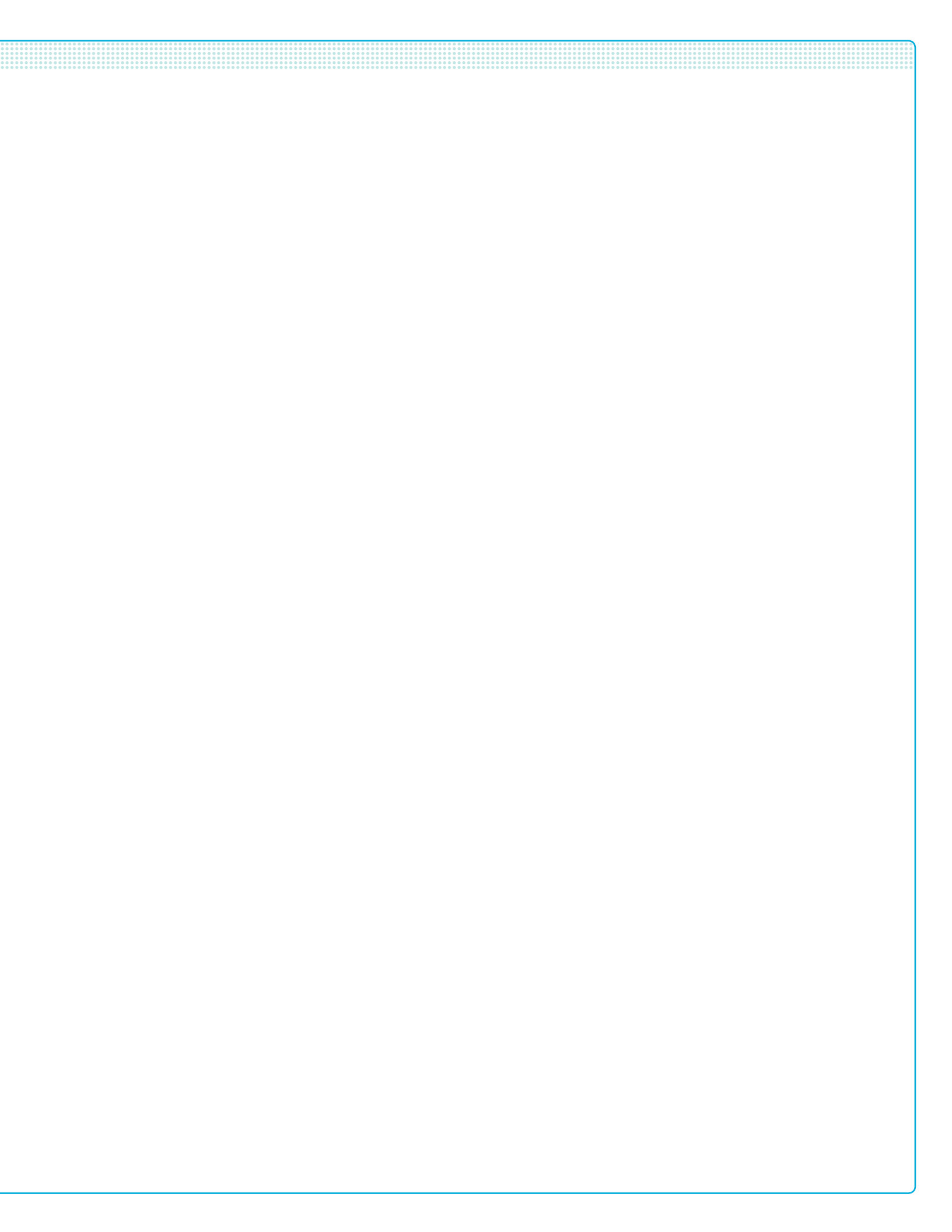
**Any person who, knowingly and with intent to defraud or deceive any insurance company, submits an insurance application or files a claim containing any false, incomplete or misleading information may be subject to civil or criminal penalties, depending upon state law.**

Employee Signature \_\_\_\_\_ Date \_\_\_\_\_

FOR HOME OFFICE USE ONLY

DEDUCTION AMOUNT:    E \_\_\_\_\_ S \_\_\_\_\_ C \_\_\_\_\_ TD \_\_\_\_\_

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# Sign me up!

You can apply the following ways:

- Call 1-866-310-6784 to speak to a benefit representative
- Complete the application and return to Unum

Unum Directory	
<b>Unum State of Tennessee Enrollment Line</b> Call to apply or if you have questions about eligibility.	1-866-310-6784
<b>Unum Customer Service Center</b> Call to submit a claim, check the status of your claim, or if you have questions about your coverage.	1-866-298-7636
<b>State of Tennessee Customer Service Center</b> Call if you have questions about non-Unum insurance coverage.	1-800-253-9981

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 that may affect any benefits payable. For complete details of coverage, please refer to Policy Form(s): M-95080 (optional universal life) or M-95205 (optional term life) or see your Unum representative for specific provisions and details of availability.

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

Underwritten by: Provident Life and Accident Insurance Company, Chattanooga, TN

[unum.com](http://unum.com)

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