



Workday

Life and AD&D Insurance Plan Highlights

Policy #139462

Who is eligible?	You are eligible for Life and AD&D coverage if you are working at least 20 hours per week and in active employment in the United States with the Employer paid on US payroll, excluding Independent Contractors, Temporary, Seasonal, Leased and Collective Bargaining Employees.
What is the coverage amount?	<p>Coverage Amount Options</p> <ol style="list-style-type: none"> 2 times annual earnings benefit - Your employer is providing you with 2 times your annual earnings of term life insurance up to \$1,000,000 without answering any health questions. You will also receive up to \$1,000,000, 2 times your annual earnings of Accidental Death and Dismemberment insurance. Your employer is paying for the cost of this coverage on your behalf, but you will pay imputed income on amounts that exceed \$50,000 per the IRS. Accidental death and dismemberment coverage is never subject to health questions. \$50,000 benefit* - Your employer is providing you with \$50,000 of term life insurance without answering any health questions. You will also receive \$50,000 of Accidental Death and Dismemberment insurance. <i>*By electing the \$50,000 benefit you are opting out of the class 1 benefit. If you wish to move back into class 1, you will be required to complete health questions and be approved by medical underwriting.</i>
Is it portable (can I keep it if I leave my employer)?	If you retire, reduce your hours or leave your employer, you can continue coverage for yourself at the group rate. Portability 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.
When is coverage effective?	Please see your plan administrator for your effective date.
What does my AD&D insurance pay for?	<p>The full benefit amount is paid for loss of:</p> <ul style="list-style-type: none"> - Life - Both hands or both feet or sight of both eyes - One hand and one foot - One hand and the sight of one eye - Speech and hearing
AD&D Specific Exclusions and Limitations	<p>Accidental death and dismemberment benefits will not be paid for losses caused by, contributed to by, or resulting from:</p> <ul style="list-style-type: none"> - Disease of the body; diagnostic, medical or surgical treatment or mental disorder as set forth in the latest edition of the Diagnostic and Statistical Manual of Mental Disorders (DSM) - 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 - Committing or attempting to commit a crime under state or federal law



- 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. This exclusion does not apply to you if the chemical substance is ethanol.
- Intoxication – “Being intoxicated” means your blood alcohol level equals or exceeds the legal limit for operating a motor vehicle in the state or jurisdiction where the accident occurred.

Beneficiaries

For employee basic life, employee must select a beneficiary.

Delayed effective date of coverage

Insurance coverage will be delayed if you are not an active employee because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective.

The policy provisions may vary or not be available in all states. The policy has exclusions and limitations which may affect any benefits payable. For complete details of coverage, please refer to Policy Form C.FP-1 et al or contact your Unum representative.

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

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