

**LOWNDES COUNTY SCHOOLS  
UNUM VOLUNTARY LIFE and AD&D INSURANCE  
Agent: Matt Moehring 328-9715**

• **Employee**

- Guaranteed issue amount \$100,000
- Overall maximum benefit is the lesser of (1) 5 x annual income or (2) \$500,000
- Benefit reductions: At age 70, the benefit is reduced to 65% of prior amount. At age 75, the benefit is reduced to 50% of the amount prior to age 70.
- Monthly rates: (1) Age 40 and under = \$0.24 per \$1,000 (2) Age 41 and over = \$0.37 per \$1,000

<u>AGE</u>	<u>\$10K</u>	<u>\$30K</u>	<u>\$50K</u>	<u>\$100K</u>
<41	\$2.40	\$7.20	\$12.00	\$24.00
41+	\$3.70	\$11.10	\$18.50	\$37.00

• **Spouse**

- Guaranteed issue amount \$25,000
- Maximum benefit is the lesser of (1) 100% of employee's amount of insurance or (2) \$500,000
- Benefit reductions: spouse's insurance is reduced by the same percentage and at the same time as the employee's benefit reduction.
- Monthly rates: (1) Age 40 and under = \$0.24 per \$1,000 (2) Age 41 and over = \$0.37 per \$1,000

<u>AGE</u>	<u>\$10K</u>	<u>\$25K</u>	<u>\$50K</u>	<u>\$100K</u>
<41	\$2.40	\$6.00	\$12.00	\$24.00
41+	\$3.70	\$9.25	\$18.50	\$37.00

• **Children**

- Guaranteed issue amount \$10,000
- Maximum benefit: Attained age at death      Live birth to 6 months \$100  
6 months to age 19 or to age 26 if a full-time student:  
The lesser of (1) 100% of employee's amount of  
insurance or (2) \$10,000.

**\$10,000 FOR \$2.60**

**ELIGIBILITY:** - An employee's FIRST ELIGIBILITY PERIOD is the first enrollment after their hire date. If you enroll during your first eligibility period, you will be automatically approved for coverage up to the guaranteed issue amounts.

If this is not your first eligibility period, you may apply, but you must also complete a medical questionnaire.

Coverage will begin once you are approved by medical underwriting.

Now is the time to make changes to your coverage if you are already enrolled.

**PORTABILITY:** You are eligible to continue this insurance at the same cost, even if you leave employment at Lowndes County Schools. It is your responsibility to notify us and provide the proper forms to UNUM within 31 days of termination.