



Universal life insurance FAQs

For current certificate holders

Basics

Q What are the features of optional life coverage?

- A** Your benefit and premium amounts are flexible.
- A** This coverage can build cash value.
- A** You can keep the coverage even if you leave state employment or retire.

Q What happens if my employment ends?

- A** 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. You will have the option to continue your coverage regardless of age.

Q Can I cancel coverage?

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

Q Can I decrease my coverage?

- A** Yes. A request to decrease your coverage may be submitted at any time. Decreases may not reduce the coverage to less than \$5,000 and are also subject to limitations based on IRS guidelines.

Q How do I file a claim?

- A** You may download a claim form from unum.com or you may call the Contact Center at 1-866-298-7636.

Riders

Advanced Benefit Rider

If you become terminally ill and are not expected to live more than 6 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. This rider is included at no extra charge.

Q How do I apply for an advanced benefit?

- A** You may download a claim form from unum.com or you may call the Contact Center at 1-866-298-7636.

Waiver of Premium

If you or your spouse (if insured) become totally disabled before age 60 and remain disabled for nine consecutive months, you don't have to pay premiums during the period of disability.

Q Who do I contact if my spouse or I become disabled?

- A** Call the contact center at 1-866-298-7636 to report your disability. You will need to complete a Waiver of Premium Claim Form #1249-02 and submit to Unum within one year of the date of disability.

Q What happens if my spouse or I recover from disability?

- A** Simply notify Unum of your recovery and resume paying the premiums for your coverage. You will not be required to pay any premiums waived while you were disabled.

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Riders (continued)

Children's Term Rider

This rider provides benefits in the event of the death of a dependent child.

Q Who is covered under the Children's Term Rider?

A All eligible dependent children are covered under a single rider. You do not need a separate rider for each child.

Q When does the Children's Term Rider terminate?

A The Children's Term Rider will terminate when there are no more eligible dependents. Children who are over age 24, married, and/or in the armed forces on a full-time basis are not eligible.

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

Contact us

Q What if I need to make changes on a certificate?

A You can make changes such as name, address, or beneficiary by completing a Customer Service Request Form (L-52490).

Q What can the Contact Center do for me?

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

Q When can I call the Contact Center?

A The Contact Center is open 8 a.m. to 8 p.m. EST, Monday through Friday.

Q What if I have more questions?

A Call the Contact Center at 1-866-298-7636.

Q What happens to my spouse's coverage if we get divorced?

A You will need to notify Unum of the changes so we can have those premiums removed from your payroll deduction and the ownership changed to your ex-spouse so that we can begin directly billing at his/her home.

