



Life/AD&D Insurance

	
Group Number:	0000000
Effective Date:	12/01/2016 – 11/30/2017
Website:	www.unum.com
Customer Service:	(866)679-3054
BENEFIT AMOUNT	
Life/AD&D Coverage	2X annual salary
Maximum Benefit	\$500,000
Guarantee Issue Amount	\$200,000

**Group term life imputed income: The IRS requires employers to impute income on the dollar value of group term life (GTL) insurance premiums paid by employers for coverage amounts in excess of \$50,000 (per section 79 of the IRC) and on dependent GTL insurance coverage amounts in excess of \$2,000 (per IRC Section 61).*

Long-Term Disability Insurance (LTD)

	
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Effective Date:	12/01/2016 – 11/30/2017
Website:	www.unum.com
Customer Service:	(866)679-3054
BENEFIT	
Eliminated Period	180 days
Benefit Percentage	60% of monthly earnings
Maximum Monthly Benefit	\$10,000
Benefit Duration	Up to Social Security Normal Retirement Age