

Basic Life and Accidental Death & Dismemberment Insurance

As an important part of your personal financial planning, TeamHealth offers you Basic Life and Accidental Death & Dismemberment (AD&D) Insurance through Unum to protect your family if you die, become disabled or experience an injury or illness. For both basic life and AD&D insurance, you receive one times your benefit salary rounded to the nearest \$1,000 to a maximum of \$500,000.

Voluntary Life Insurance

You also have the opportunity to purchase additional life insurance for yourself, your spouse and children at group rates through Unum. The chart below describes the amounts of additional voluntary insurance you may purchase. Evidence of Insurability (EOI) is required if you add or increase your elections outside of your initial new hire enrollment period.

Voluntary Life Insurance			
	Employee	Spouse	Dependent*
Amount Covered	1 - 3x benefit salary, up to \$1,000,000 Guarantee Issue: \$500,000	Up to \$250,000 in \$10,000 increments Guarantee Issue: \$30,000	Up to \$20,000 in \$5,000 increments

* The maximum benefit for children from birth to 6 months is \$1,000. Dependent children may be covered until 25 years of age if they are a full-time student.

Supplemental/Spouse Life Rates

(Rates per \$1,000 of coverage per month)

Age	Rate
<29	.055
30-34	.066
35-39	.088
40-44	.121
45-49	.198
50-54	.318
55-59	.549
60-64	.933
65-69	1.58
70-74	2.47
75-79	3.79
80+	4.16

Voluntary Accidental Death & Dismemberment, Insurance

You may also purchase additional AD&D insurance for you and your family, up to four times your benefit salary to a maximum of \$1,000,000. AD&D insurance helps protect you against losses due to accidents. Unum will pay the full benefit amount for accidental loss of life occurring within 365 days of a covered accident. To help survivors of severe accidents adjust to new living circumstances, Unum will pay certain benefits for paralysis, dismemberment, and loss of eyesight, speech or hearing.