



SUBJECT:	Life Insurance and Accidental Death and Dismemberment
POLICY NO:	II:06
APPLICABLE TO:	Regular Full-Time/Part-Time Employees
PAGE NO:	1 of 2
EFFECTIVE DATE:	August 1, 1993
REVISION DATE:	August 1, 2018 (due to name change)

I. POLICY:

Life Insurance and Accidental Death and Dismemberment coverage is available to all regular full-time and eligible part-time (75% FTE level and above) HHRI employees at no cost through a group plan which is underwritten by UnumProvident Corporation. The amount of Life Insurance and Accidental Death and Dismemberment coverage provided is one times the employee's annual salary rounded to the next higher \$1,000 to a maximum of \$150,000. Salary for purposes of this policy means only your basic rate of compensation and does not include bonuses, overtime pay or any other added compensation.

II. PROCEDURE:

A. Online Application

1. An online enrollment via the HR/Payroll/Time Reporting system is completed - within 30 days of hire or transfer into a benefits eligible status.
2. Coverage is effective on the date of hire or transfer into a benefits eligible status.

B. Changes

1. All changes must be reported via the HR/Payroll/Time Reporting system as it relates to:
 - a. Name/address change
 - b. Change of beneficiary
 - c. Dependent addition or deletion
2. Employees who wish to add life insurance (employee and/or dependent) after the initial 30 days of employment will be required to provide medical evidence of insurability to the insurance company.

C. Other Options:

1. Optional Term Life Insurance
HHRI offers, but does not pay for, additional term insurance up to seven times the employee's annual salary (purchased in salary multiples only). Payroll deduction is used for payment of the optional life insurance.

The sum of your HHRI provided life insurance and optional insurance under the coverage may not exceed \$2,150,000.

At the time of first eligibility, optional life insurance in multiples of 4-7 times salary require completion of an evidence of insurability form and approval from Unum. All optional life insurance requested after thirty (30) days will require the completion of an evidence of insurability form.

2. Dependent Life Insurance

HHRI offers, but does not pay for, term life insurance for dependents. Evidence of insurability will be required in some cases. Please see the Benefits/Payroll Department for more information.



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D. Benefit Reduction

1. Your benefit will be reduced by 35% at age 70.
2. Your benefit will be reduced by 50% at age 75.

These benefit reductions will be effective on the birthdate and premium changes become effective the 1st of the month following the applicable birthdate.

E. Benefit Payments for Deceased Employee

1. Life Insurance Claim:
 - a. Family member or friend should contact HHRI Human Resources and submit death certificate of the employee and/or family member immediately.
 - b. Appropriate forms will be completed by the HHRI Payroll/Benefits/Payroll Department and forwarded to Unum.
 - c. Check will be forwarded by HHRI Benefits/Payroll Department to the beneficiary.

F. Termination of Employee's Insurance

1. The group term insurance will automatically terminate on the last day of employment.
2. The employee can either continue their coverage (see below) or convert their coverage upon their termination of employment. If the employee wishes to convert the group life insurance policy to an individual policy, the correct form will need to be completed and he/she must contact the Unum-Conversion Unit within 30 days of termination of the coverage

G. Continuation of Coverage

1. Employees may choose to continue life insurance under the HHRI group policy for 18 months following termination of employment or a reduction in hours below benefit eligibility. The continuation of coverage is at the expense of the employee.
2. HHRI must be notified within 60 days from the date an employee would lose coverage, because of one of the events described above, to continue coverage.