



North East Independent School District Voluntary Benefits

VOLUNTARY WHOLE LIFE

Coverage Options:	Employee Spouse Child/Grandchild
Benefit:	Based on your age at issue, the minimum benefit amount is \$10,000. Coverage is in increments of \$5,000.
Employee	Maximum benefit is \$150,000 (ages 15 – 50); and \$75,000 (ages 51 – 80).
Spouse	Maximum benefit \$75,000, regardless of age.
Child/Grandchild	Minimum benefit is \$10,000, and the maximum benefit is \$50,000.
Guarantee Issue:	For Newly Eligible Employees
Employee	Age 15 – 50: \$125,000 Age 51 – 80: \$ 60,000
Spouse (Conditional GI)	Age 15 – 80: \$ 25,000
Child/Grandchild	\$25,000
	Any amounts above the Guarantee issue for Employee, Spouse or Child/Grandchild will require Evidence of Insurability.
Premiums:	Guaranteed level based on insured's age at policy issue and will not increase due to age. Policy is paid up at age 120 for Employee and Spouse; Policy is paid up at age 70 for Child/Grandchild.

Guarantee Issue is the amount of coverage that you may elect without answering medical questions.

This plan highlight is a summary provided to help you understand your insurance coverage from Unum. Please refer to your policy for your complete plan description. If the terms of this plan highlight summary or your certificate differ from your policy, the policy will govern.