



## **Voluntary Life/AD&D Offering Reference Sheet** ***Prepared For: JAG Professional Services***

Dear JAG employee,

As you have been informed, supplemental Life/AD&D coverage is being made available to you at this time. The intention of this sheet is to address the common questions we typically receive when this product is offered. That said, please use the following information as an additional resource:

**What are my options as an employee?** You have the ability to purchase additional Life/AD&D coverage up to 5 times your annual earnings in increments of \$10,000 (not to exceed \$500,000). Your spouse can purchase coverage in \$5,000 increments up to a maximum of \$250,000. Keep in mind spouse coverage cannot exceed 50% of your amount as an employee of JAG. For children from live birth to 6 months you can purchase \$1,000 of coverage. From 6 months to 19 years, you can purchase coverage in \$2,000 increments to a maximum of \$10,000. Please keep in mind, paying the premium for one child covers every child you may have. For example, by purchasing the maximum \$10,000, each child has that coverage amount – even though you’re paying the premium for only one child.

**What is Guarantee Issue?** During this initial enrollment period you, as an employee of JAG, have guaranteed access to up to \$50,000 of coverage – there is no evidence of insurability required. If you choose an amount above \$50,000, you will need to fill out the evidence of insurability form for this coverage. For spouses, any amount of coverage up to \$15,000 is guaranteed. Any amount above \$15,000 for spouses will require the evidence of insurability form.

**Can I take this coverage with me if I leave JAG?** The answer is yes. This coverage is portable, meaning you can take your coverage with you and maintain these “group” rates. Keep in mind purchasing coverage under a group forum is less expensive than if you were to purchase an individual policy for the same coverage amount.

**Are there participation requirements?** Yes. In order for this coverage to be put in place, we will need 25% of eligible employees to purchase coverage. Therefore, the number for JAG to shoot for will be approximately 25 lives. Unfortunately, if this is not met we will not be able to move forward with the Voluntary offering at this time.

\*\*\*For additional assistance, please email Chris Coyle, UnumProvident Sales Consultant @ [ccoyle@unumprovident.com](mailto:ccoyle@unumprovident.com)

