



**New Paltz United Teachers Benefit Trust Fund
Policy #118668-017**

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

Please read carefully the following description of your Unum Term Life and AD&D insurance plan.

Your Plan

Eligibility

You are eligible for Life and Accidental Death & Dismemberment coverage if you are an active Member of the New Paltz United Teachers Benefit Trust Fund, School Related Personnel, or a Retiree of the New Paltz School District that retired after April 1, 1997. Your coverages will become effective at the following times:

For coverages where premiums are paid entirely by the Trust Fund: Your coverage is effective on your date of employment.

For coverages where premiums are paid by you and the Trust Fund: Your coverage is effective on the 1st of the month following 1 month of employment.

***Base Life and Accidental
Death & Dismemberment
Coverage Amounts and
Premiums***

In the event of your death, your Life Insurance benefits will be paid to your named beneficiary. AD&D coverage provides additional benefits for an accidental death, and for an accidental dismemberment, as defined in the schedule of benefits (consult your First UNUM Certificate Booklet or contact your Plan Administrator for additional details).

Plan Premiums

Active Members: The Trust pays the premiums for a base Life and Ad&d coverage of \$200,000.

School Related Personnel and Retirees: You pay the premiums for the base Life and Ad&d coverage of \$100,000.

Term Life Insurance and AD&D Flex Coverage Highlights (Continued)

Buy-Up Life Insurance Coverage Amounts

Active Members, School Related Personnel and Retirees may choose to purchase additional Life insurance as follows:

Option A: \$50,000

Option B: \$100,000

Option C: \$150,000

Option D: \$200,000

Active Members, School Related Personnel and Retirees may also choose to purchase Dependent Life insurance as follows:

Option A: No Coverage

Option B: Spouse: \$25,000; Child(ren): \$4,000

Option C: Spouse: \$50,000; Child(ren): \$4,000

Option D: Spouse: \$75,000; Child(ren): \$4,000

Option E: Spouse: \$100,000; Child(ren): \$4,000

Option F: Spouse: \$125,000; Child(ren): \$4,000

Option G: Spouse: \$150,000; Child(ren): \$4,000

Option H: Spouse: \$200,000; Child(ren): \$4,000

Option I: Spouse: \$250,000; Child(ren): \$4,000

Option J: Spouse: \$300,000; Child(ren): \$4,000

Special Notes:

- You must be insured under the Base Plan in order to elect Dependent Coverage.
- Spouse coverage amount cannot exceed 100% of your Base and Buy-Up Life coverages combined.
- Children are covered as follows:
 - Live birth to 6 months of age: \$1,000
 - 6 months of age to age 19, or age 25 if a full-time student: \$4,000

Term Life Insurance and AD&D Flex Coverage Highlights (Continued)

Life and Ad&d Insurance Reduction Formulas

Note: The amount of your Spouse's Life Insurance will reduce by the same percentage and at the same time your life insurance reduces.

If you have reached age 65, but not age 70, your amount of Life and Ad&d insurance will be:

- 65% of the amount of Base and Buy-Up Life and Base Ad&d insurance you had prior to age 65; or
- 65% of the amount of Base and Buy-Up Life and Base Ad&d insurance if you become insured on or after age 65 but before age 70.

There will be no further increases in your amount of Life and Ad&d insurance.

If you have reached age 70 or more, your amount of Life and Ad&d insurance will be:

- 50% of the amount of Base and Buy-Up Life and Base Ad&d insurance you had prior to your first reduction; or
- 50% of the amount of Base and Buy-Up Life and Base Ad&d insurance if you become insured on or after age 70.

There will be no further increases in your amount of Life and Ad&d insurance.

Guarantee Issue

If you and your eligible dependents enroll within 31 days of your initial eligibility date, you may apply for any amount of coverage under the Buy-Up Insurance Coverage Amounts schedule. **All** Member choices under the Buy-Up Insurance Coverage schedule are subject to Evidence of Insurability. Elections for your Spouse up to **\$25,000** can be chosen without Evidence of Insurability. Evidence of Insurability will also be required in the following situations:

1. If you apply for coverage under the Buy-Up Insurance Coverage Amounts schedule for yourself or your dependents more than 31 days after your eligibility date, or choose coverage above the amounts listed in the previous paragraph, you will be required to provide Evidence of Insurability and be approved in order to qualify for coverage, or
2. If you choose to increase your coverages at Annual Enrollment.

Additional Benefits

SurvivorSupport® Service

SurvivorSupport® is a personalized financial counseling service offered through Ayco that provides expert, objective financial counseling to survivors and terminally ill Members at no cost to them. This service is also extended to Members upon the death or terminal illness of their covered spouse. The *SurvivorSupport*® Service develops strategies needed to protect resources, preserve current lifestyles and build future security. At no time will the Ayco counselor offer or sell any product or service.

Portability

If you retire, reduce your hours or leave your employer, you can take this coverage with you according to the terms outlined in the contract.

Term Life Insurance and AD&D Flex Coverage Highlights (Continued)

assist america®

A 24-hour network of emergency medical and legal resources offers valuable protection for you and your family when traveling more than 100 miles from home. With just one call, you have access to a global network of highly qualified professionals trained to manage any travel emergency. (Note that spouses traveling on business are not eligible.)

Accelerated Benefit

If you become terminally ill and are not expected to live more than twelve months, you may request up to 50% of your life insurance amount up to \$100,000, without fees or present value adjustments. A doctor must certify your condition in order to qualify for this benefit. Upon your death, the remaining benefit will be paid to your designated beneficiary(ies). This feature also applies to your covered dependents.

Retained Asset Account

Benefits of \$10,000 or more are paid through the Unum Retained Asset Account. This interest bearing account will be established in the beneficiary's name. He or she can then write a check for the full amount or for \$250 or more, as needed.

Limitations/Exclusions/ Termination of Coverage

Life Benefit Suicide Exclusion

Life benefits will not be paid for deaths caused by:

- suicide occurring within 24 months after your or your dependent's initial effective date of insurance; and
- suicide occurring with 24 months after the date any increases or additional insurance become effective for you or your dependent.

The suicide exclusion will apply to any amounts of insurance for which you pay all or part of the premium. The suicide exclusion also will apply to any amount that is subject to evidence of insurability requirements and Unum approves the evidence of insurability form and the amount you or your dependent applied for at that time.

AD&D Benefit Exclusions

AD&D benefits will not be paid for losses caused by, contributed to by, or resulting from:

- Disease of the body or diagnostic, medical or surgical treatment or mental disorder as set forth in the latest edition of the Diagnostic and Statistical Manual of Mental Disorders;
 - Suicide and intentionally self-inflicted injury;
 - War, declared or undeclared, or any act of war;
 - Active participation in a riot;
 - Drug Addiction;
 - Participation in a felony;
 - Disease of the body, mental infirmity or diagnostic, medical or surgical treatment.
 - War, declared or undeclared, or any act of war.
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Term Life Insurance and AD&D Flex Coverage Highlights (Continued)

Once Your Coverage Begins, What Happens If You Are Temporarily Not Working?

For Substitutes and Part-Time Staff: If you are on a **temporary layoff**, and if premium is paid, you will be covered through the end of the temporary layoff or for up to 2 months following the date your temporary layoff begins, whichever is earlier.

For All Other Members: If you are on a **temporary layoff**, and if premium is paid, you will be covered through the end of the 3rd month that immediately follows the month in which your temporary layoff begins.

For All Members (excludes Substitutes and Part-Time Staff): If you are on a **leave of absence**, and if premium is paid, you will be covered through the end of the approved leave of absence or up to 1 year following the date your leave of absence begins, whichever is earlier.

Special Note: Layoff or Leave of Absence means you are temporarily absent from active membership for a period of time that has been agreed to in advance in writing by your Employer. Your normal vacation time, including the School District's summer break, or any period of disability is not considered a temporary layoff or leave of absence.

Termination of Coverage

Your coverage and your dependents' coverage under the Summary of Benefits ends on the earliest of:

- The date the policy or plan is cancelled;
- The date you no longer are in an eligible group;
- The date your eligible group is no longer covered;
- The last day of the period for which you made any required contributions;
- The last day you are in active employment unless continued due to a covered layoff or leave of absence or due to an injury or sickness, as described in the certificate of coverage;
- For dependent's coverage, the date of your death.

In addition, coverage for any one dependent will end on the earliest of:

- The date your coverage under a plan ends;
- The date your dependent ceases to be an eligible dependent;
- For a spouse, the date of divorce or annulment.

Unum will provide coverage for a payable claim which occurs while you and your dependents are covered under the policy or plan.

Next Steps

How to Apply

To apply for coverage, complete your enrollment form within 31 days of your eligibility date.

If you choose coverage over the guarantee issue amount, you will need to complete a medical questionnaire which you can get from your Plan Administrator. You may also be required to take certain medical tests at Unum's expense.

Term Life Insurance and AD&D Flex Coverage Highlights (Continued)

Effective Date of Coverage

Refer to the “Eligibility” section of this summary or see your Plan Administrator for your effective date.

Delayed Effective Date of Coverage

Member: Insurance coverage will be delayed if you are not in active employment because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective.

Dependent: Insurance coverage will be delayed if that dependent is totally disabled on the date that insurance would otherwise be effective. Exception: infants are insured from live birth.

“Totally disabled” means that, as a result of an injury, a sickness or a disorder, your dependent is confined in a hospital or similar institution; is unable to perform two or more activities of daily living (ADLs) because of a physical or mental incapacity resulting from an injury or a sickness; is cognitively impaired; or has a life threatening condition.

Changes to Coverage (Annual Enrollment)

At each annual enrollment period, held in September and effective October 1st, you will be given the opportunity to change your coverage. You will be required to provide evidence of insurability and be approved to increase your coverage amounts. Your eligible dependents will be required to provide evidence of insurability and be approved to increase their coverage amounts by more than one level. See your Plan Administrator for the dates of the Annual Enrollment.

Questions

If you should have any questions about your coverage, how to enroll, or file a claim, please contact the Plan Administrator of the NPUT Benefit Trust Fund, Ron Noelle at telephone (845) 255-5770 or fax (845) 255-3654.

This plan highlight is a summary provided to help you understand your insurance coverage from Unum. Some provisions may vary or not be available in all states. Please refer to your certificate booklet for your complete plan description. If the terms of this plan highlight summary or your certificate differ from your policy, the policy will govern. For complete details of coverage, please refer to policy form number C.FP-1, et al. **6/25/08**

All worldwide emergency travel assistance must be arranged by Assist America, which pays for all services it provides. Medical expenses such as prescriptions or physician, lab or medical facility fees are paid by the employee or the employee's health insurance.

Underwritten by:

First Unum Life Insurance Company 99 Park Avenue, 6th Floor, New York, NY 10016, www.unum.com

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