This summary plan description (SPD) is designed to provide an overview of the University of Missouri System’s Life Insurance Plan (Plan). While the University hopes to offer participation in these Plans indefinitely, it has the right to amend or terminate any benefit plan. In addition to this SPD, the University plans to continue to use other methods of communication such as memos, meetings, newsletter articles, or electronic media to help you stay informed.

This SPD is designed to meet your information needs. It supersedes any previous printed or electronic SPD for this Plan. The terms of this Plan may not be amended by oral statements made by the Plan Sponsor, the Claims Administrator, or any other person. In the event an oral statement conflicts with any term of the Plan, the Plan terms will control.

It's important for you to have a good understanding of all this Plan has to offer. Please review this SPD carefully. If you have questions, contact your HR Generalist (umurl.us/CBR) or HR Service Center (umurl.us/HRSC).
# Table of Contents

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benefit Summary</td>
<td>4</td>
</tr>
<tr>
<td>What Is Group Term Life Insurance Coverage?</td>
<td>4</td>
</tr>
<tr>
<td>Am I Eligible for Coverage?</td>
<td>4</td>
</tr>
<tr>
<td>Retirees</td>
<td>5</td>
</tr>
<tr>
<td>When Does Coverage Begin?</td>
<td>6</td>
</tr>
<tr>
<td>Who Pays for This Coverage?</td>
<td>7</td>
</tr>
<tr>
<td>Basic Life Insurance</td>
<td>7</td>
</tr>
<tr>
<td>Additional Life Insurance</td>
<td>7</td>
</tr>
<tr>
<td>How Much Coverage Do I Have?</td>
<td>7</td>
</tr>
<tr>
<td>Basic Life Insurance</td>
<td>7</td>
</tr>
<tr>
<td>Additional Life Insurance</td>
<td>8</td>
</tr>
<tr>
<td>What Happens If My Salary Changes?</td>
<td>8</td>
</tr>
<tr>
<td>Basic Life Insurance</td>
<td>8</td>
</tr>
<tr>
<td>Additional Life Insurance</td>
<td>9</td>
</tr>
<tr>
<td>May I Change My Choice of Coverage?</td>
<td>8</td>
</tr>
<tr>
<td>Basic Life Insurance</td>
<td>8</td>
</tr>
<tr>
<td>Additional Life Insurance</td>
<td>9</td>
</tr>
<tr>
<td>What Is a “Change in Family Status”?</td>
<td>9</td>
</tr>
<tr>
<td>How Do I Designate My Beneficiary?</td>
<td>9</td>
</tr>
<tr>
<td>Basic Life Insurance and Additional Life Insurance</td>
<td>9</td>
</tr>
<tr>
<td>How Are Benefits Paid?</td>
<td>9</td>
</tr>
<tr>
<td>Basic Life Insurance and Additional Life Insurance</td>
<td>9</td>
</tr>
<tr>
<td>Accelerated Benefits</td>
<td>9</td>
</tr>
<tr>
<td>What Happens When I Retire?</td>
<td>10</td>
</tr>
<tr>
<td>Basic Life Insurance</td>
<td>10</td>
</tr>
<tr>
<td>Additional Life Insurance</td>
<td>10</td>
</tr>
<tr>
<td>When Will This Coverage End?</td>
<td>10</td>
</tr>
<tr>
<td>Basic Life Insurance</td>
<td>10</td>
</tr>
<tr>
<td>Additional Life Insurance</td>
<td>10</td>
</tr>
<tr>
<td>Conversion Privilege</td>
<td>10</td>
</tr>
<tr>
<td>Portability</td>
<td>11</td>
</tr>
<tr>
<td>How Do I File for a Disability Waiver of Premium?</td>
<td>11</td>
</tr>
<tr>
<td>Additional Life Insurance</td>
<td>11</td>
</tr>
<tr>
<td>How Do I File a Claim?</td>
<td>12</td>
</tr>
</tbody>
</table>

Effective Date: 1/1/20
The Life Insurance Plan provides your family with valuable financial protection in the event of your death.

The Plan offers two types of term life insurance; Group Basic Life insurance as well as a Group Additional Life coverage option. The benefits available under each are described in this SPD.

This summary is designed to give you an overview of the major points of the Plan. The Basic Life Plan and Additional Life is underwritten by Unum under group policy number 912741-002. If any description in this summary differs from the group policy, the terms of the group policy will be followed.

Benefit summary
The Life Insurance Plan offers you the following term life coverage options:

<table>
<thead>
<tr>
<th>Option</th>
<th>Benefit amount</th>
<th>Who pays for this coverage?</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Group Basic Life Insurance</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Basic Life Insurance</td>
<td>One times base salary*</td>
<td>The University</td>
</tr>
<tr>
<td>Plan A</td>
<td></td>
<td></td>
</tr>
<tr>
<td>or</td>
<td>Two times base salary*</td>
<td>The University and you</td>
</tr>
<tr>
<td><strong>Group Additional Life Insurance</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Additional life insurance</td>
<td>One, two or three times base salary*</td>
<td>You</td>
</tr>
</tbody>
</table>

*Retirees—Salary is for the year in which you retired.

What is group term life insurance coverage?
Group term life insurance provides a benefit when you die. The death benefit is equal to the coverage amount in effect at that time and is payable to your beneficiary. Both the Basic Life and Additional Life plans are considered group term life policies.

Am I eligible for coverage?
If you are an active employee or subsidiary employee (CRR 320.050) of the University, you are eligible for coverage, provided you also meet the following conditions:

- You are classified as .75 FTE or more.
- You have an appointment duration of at least nine months.
- You are regularly scheduled to work an average of 30 hours a week.

For the purpose of this section any individual who is simultaneously employed by the University and the Harry S. Truman Veterans Administration Hospital pursuant to an agreement between said organizations, and whose joint appointments, combined, otherwise meet the requirements of this section, shall be considered an Employee.

In addition, you are eligible for coverage under this plan if you are an individual who, while covered as an Employee (as defined in University Collected Rules and Regulations (CRR) 310.020 and CRR 320.050), became totally and permanently disabled in accordance with the University's Long Term Disability Plan and who is entitled to continued service credit (ie. vested) as a disabled Employee under the University’s Retirement, Disability and Death Benefit Plan, or, effective January 1, 2020, who has been a benefit eligible employee for the five consecutive years immediately preceding the date on which the Employee became totally and permanently disabled.

Per diem and variable hour employees are excluded as an Employee under this Plan.
Retirees
If you are a Retired Employee of the University (Retiree), you are eligible for coverage, provided the following conditions are met:

- you were covered under a University of Missouri sponsored Basic Life and/or Additional Life plan for active employees immediately prior to your retirement; and
- you re-enroll in the same plan(s) when you retire; and
- if you retired on or before December 31, 2017, you were either:
  - age 55 or older with at least 10 years of service, or
  - age 60 or older with at least 5 years of service; or
- if you retire on or after January 1, 2018, you must have been employed in a UM System benefit eligible-position and accumulated at least five years of service, as measured by the University of Missouri Retirement, Disability and Death Benefit Plan, on December 31, 2017, and on your retirement date you must:
  - be at least 60 years old; and
  - have at least 20 years of service with the UM System.

If you are a Retired Employee, are reemployed by the University after your retirement, and subsequently retire again, special rules apply:

- If, upon your initial retirement from the University, you were eligible to enroll in the Basic Life and/or Additional Life Plan, based on your satisfaction of the eligibility requirements above, you will be eligible to reenroll in the same plan(s) upon your retirement following reemployment (even if you did not initially enroll after your initial retirement), provided you still meet all requirements above. For purposes of determining whether you still meet the requirements above upon your retirement following reemployment, your initial date of retirement will determine which eligibility requirements apply. For example, if you initially retired on August 1, 2017, and retired following reemployment on August 1, 2019, you must meet the age and service requirements above for individuals who retired on or before December 31, 2017, not the age and service requirements for individuals who retire on or after January 1, 2018.

- If, upon your initial retirement from the University, you were not eligible to enroll in the Basic Life and/or Additional Life Plan, your eligibility to enroll in the same plan(s) upon your retirement following reemployment depends on your reemployment date:
  - If you are reemployed prior to January 1, 2020, and upon your separation following reemployment you now satisfy the eligibility provisions above, you may enroll in the same plan(s) upon your retirement following reemployment. You must meet the eligibility requirements above applicable to the date of your retirement following reemployment.
  - If you are reemployed on or after January 1, 2020, you may not enroll in the same plan(s) upon your retirement following reemployment, even if you now satisfy the eligibility provisions above.

If you experience a termination from employment, but were not eligible for retirement under the University’s Retirement, Disability and Death Benefit Plan, are reemployed by the University, and subsequently separate from employment again, special rules apply:

- If you are reemployed prior to January 1, 2020, and upon your separation following reemployment you satisfy the eligibility provisions above, you may enroll in the same plan(s) upon your separation following reemployment. You must meet the eligibility requirements above applicable to the date of your separation following reemployment.
- If you are reemployed on or after January 1, 2020, you may not enroll in the Basic Life and/or Additional Life Plan upon your separation following reemployment if you did not meet the eligibility requirements above on the date of your initial termination from employment, even if you satisfy the eligibility provisions above at the time of your separation following reemployment.
If you are eligible to reenroll (or enroll for the first time) upon retirement or separation after reemployment, you must enroll in the Basic Life and/or Additional Life Plan consistent with the requirements in When does Coverage Begin, Retirees.

When does coverage begin?

New Hire Enrollment:
- Coverage that does not require evidence of insurability begins on the date of hire or the benefit eligibility date.
- You will automatically be enrolled in Basic Life Plan A (paid by University) unless you elect Plan B or opt out of coverage by filling out the appropriate waiver form available through the HR Service Center.
- You may elect Basic Life Plan B at initial enrollment without providing evidence of insurability provided you enroll within 31 days.
- If you change from part-time to full-time or from temporary to permanent status and become benefit eligible, you must enroll within 31 days of the date of your change in status.
- If you are not actively at work on the date your coverage would normally begin, the coverage will not be effective until you return to full-time active employment.
- You may elect Additional Life coverage at 1X your base salary at initial enrollment without providing evidence of insurability (guaranteed issue), provided you enroll within 31 days of your date of hire or eligibility date. Additional Life coverage at 2X and 3X will require evidence of insurability. Coverage requiring evidence of insurability is effective the first of the month coincident with or next following the date approved by Unum.

Annual Enrollment
- Evidence of insurability is required for any level increase or new enrollment for Additional Life and Basic Life insurance.
- Coverage elected or changed during the Annual Enrollment Change Period begins on January 1 of the following year, or upon approval by Unum if after January 1.
- If you are not actively at work on the date your coverage would normally begin, the coverage will not be effective until you return to full-time active employment.

Retirees
You must make written application to participate as a retiree within 31 days of retirement. Your Basic Life and/or Additional Life coverage will begin on your retirement date.

If after retirement you become reemployed by the University or a University Subsidiary Entity and you become eligible for coverage as an employee under University-sponsored active employee insurance plans, your coverage that does not require evidence of insurability will commence on the later of your date of hire or the first of the month following the date when you first meet the eligibility requirements as an employee, and your retiree coverage under this Plan will “freeze” on the day immediately preceding the date in which coverage as an employee commences. For example, if you are reemployed on October 1 and meet the eligibility requirements as an employee on October 1, your coverage as an employee will commence October 1 and your coverage as a retiree will "freeze" September 30. If you are reemployed on October 1 and do not meet the eligibility requirements as an employee until November 15 (because, for example, you were not initially in benefit eligible employment), your coverage as an employee will begin December 1, and your coverage as a retiree will freeze November 30. Upon your termination from regular employment and loss of University-sponsored active employee insurance coverage (or upon loss of University-sponsored active Employee insurance coverage even while you are still employed, because you no longer meet the definition of Employee), if you are eligible to enroll in this Plan, you must immediately enroll in (if you have not previously been eligible to do so) or reinstate retiree insurance coverage or you will forfeit your right to participate in this plan as a retiree at a later date. For more information on eligibility, see Am I eligible for Coverage?
Who pays for this coverage?

**Basic Life Insurance**
The cost of your coverage depends on the level of Basic Life coverage you choose.

- If you choose Plan A, the University will pay the full cost of coverage.
- If you choose Plan B, the plan giving a higher level of coverage, the additional cost will be shared by you and the University. The amount of contribution required will be determined annually by Unum.

If you are an employee, your contribution will be made on a before-tax basis unless you elect otherwise. This before-tax advantage is explained in the *Flexible Benefits Plan SPD*.

According to Internal Revenue Service rules, an employee/retiree must recognize the value of group term life insurance coverage (Basic Life Only) in excess of $50,000 as additional taxable income (as calculated using life insurance premium statistics published by the IRS). This income will be reflected on your annual W-2 form.

**Additional Life Insurance**
You pay the entire premium for this coverage. Premiums for the Additional Life Plan increase as you get older.

How much coverage do I have?

**Basic Life Insurance**
The amount of your coverage depends on your salary, at the time of retirement for retirees, and the level of coverage you choose.

Your salary is your annualized salary as of the date of death, excluding any additional pay for special services, overtime, or summer terms and intersessions. For this purpose, your annualized salary is rounded up to the next $1,000, if not already an even multiple, to a maximum of $1,700,000.

- Plan A provides a benefit of 1 x your salary.
- Plan B provides a benefit of 2 x your salary.

As long as you are actively working, your Basic Life insurance under Plan A or Plan B will not be terminated, but the amount of coverage will be reduced at certain ages as shown below:

The reductions are based on your age as of January 1 of the plan year.

<table>
<thead>
<tr>
<th>Age as of January 1</th>
<th>Percentage of benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Younger than 55</td>
<td>100%</td>
</tr>
<tr>
<td>55-59</td>
<td>75%</td>
</tr>
<tr>
<td>60-64</td>
<td>50%</td>
</tr>
<tr>
<td>65-69</td>
<td>35%</td>
</tr>
<tr>
<td>70 and older</td>
<td>20%</td>
</tr>
</tbody>
</table>

**Note:** If you retire before or during the year in which you attain age 70, coverage will continue until the end of the year in which you achieve age 70. If you retire after attaining age 71, your basic life insurance terminates as of the date of your retirement. Conversion rights to an individual policy are available to you. Conversion information will be provided to you in November of the year you have, or will, achieve age 70, or upon your retirement, if you are age 71 or older.
To figure the amount of your life insurance after age 55:

- Multiply your base salary by 1 (Plan A) or 2 (Plan B).
- Apply the percentage shown for your age to that amount.
- For example, if your salary at age 58 is $25,000, and you are covered under Plan B (two times salary), your life insurance benefit is $37,500.
  - ($25,000 x 2 = $50,000 x 75% = $37,500)

**Additional Life Insurance**
You may choose an amount of coverage equal to 1X, 2X, or 3X your base salary. Coverage will be rounded up to the next $5,000 if not already an even multiple, to a maximum of $1,000,000. The minimum amount of coverage is $20,000, even if you earn less than that annually.

As an employee, your base salary is your annual salary, excluding any additional pay for special services, overtime, summer terms or intersessions.

As a retiree, your base salary is your annual salary at retirement excluding any additional pay for special services, overtime, summer terms or intersessions.

**What happens if my salary changes?**
As an employee, your coverage will be adjusted as described below. However, if you are not actively at work due to an illness or injury on the date an increase would otherwise take place, the increase will be postponed until you return to full-time active employment.

**Basic Life Insurance**
The amount of your coverage automatically changes when your salary changes.

**Additional Life Insurance**
The amount of your coverage automatically changes when your salary changes.

**May I change my choice of coverage?**

**Basic Life Insurance**
As an employee, you may increase your coverage from Plan A to Plan B by enrolling in the plan during the Annual Enrollment period and submitting satisfactory evidence of insurability. If you previously waived Plan A and wish to now enroll in Plan A or Plan B you will need to contact the HR Service Center during Annual Enrollment to obtain a paper enrollment form and submit satisfactory evidence of insurability during the Annual Enrollment period. You will be notified of acceptance or declination by Unum.

If you are not actively at work due to an illness or injury on the date the change would otherwise take place, the change will be postponed until you return to full-time active employment.

As an employee, you may increase your coverage for which you’ve enrolled if you experience a “change in family status”, and the change that you are requesting is consistent with the event. For more information, See What is a “change in family status”. You must notify your HR Generalist or HR Service Center and complete a benefit change form within 31 days of the date of the event to make the change and submit satisfactory evidence of insurability. If you elected to enroll in Plan B on an after-tax basis, you may decrease or waive your coverage at any time during the year by completing a benefit change form.

As a retiree, you may not increase your coverage from Plan A to Plan B, however, you may decrease or cancel your coverage from Plan B to Plan A at any time by completing the retiree benefit change form. **Please Note:** Once you cancel your Basic Life coverage, you cannot re-enroll.
Additional Life Insurance
As an employee, you may enroll or increase your coverage by submitting satisfactory evidence of insurability during the Annual Enrollment period. You may decrease or waive your coverage at any time during the year by completing a benefit change form.

As an employee, you may elect to increase the amount of coverage for which you’ve enrolled if you experience a "change in family status", and the change that you are requesting is consistent with the event. You must notify your HR Generalist or HR Service Center and complete a benefit change form within 31 days of the date of the event to make the change. As stated above, you may decrease or waive your coverage at any time by completing a benefit change form. If you previously waived this coverage, you will not be able to enroll until Annual Enrollment.

As a retiree, you may not increase your coverage; however, you may decrease or cancel your coverage at any time by completing the retiree benefit change form. You may elect to decrease your amount of insurance to a lesser amount that is a multiple of $5,000, provided the remaining amount is not less than $20,000. Please Note: Once you decrease or cancel your Additional Life coverage, you cannot increase or re-enroll.

What is a “change in family status”?
As an employee, the following events are changes in family status, and impact your ability to make changes to your life insurance:

- Marriage or divorce.
- Birth or adoption of a child.
- Death of your spouse or your dependent.
- A change in your or your spouse's employment from full-time to part-time or vice versa.
- The termination of, or commencement of, you or your spouse's employment.
- You or your spouse taking an unpaid leave of absence.
- A significant change in your health coverage as a result of your spouse’s employment.

How do I designate my beneficiary?
Basic Life Insurance and Additional Life Insurance
When you enroll for coverage, you should name a beneficiary to receive benefits in the event of your death. You may name a different beneficiary at any time by completing a new beneficiary designation form. The new beneficiary designation form will be effective as of the date you sign that form. However, if any claim is paid prior to the University receiving the form, the change will not go into effect.

How are benefits paid?
Basic Life Insurance and Additional Life Insurance
Unum will pay benefits to your beneficiary upon approval of the death claim. A certified copy of the death certificate, enrollment documents and a Notice and Proof of Claim form will be required.

Accelerated Benefits
The Basic Life and Additional Life Plans will each pay accelerated benefits, up to 100% of the face amount to a combined maximum of $1,000,000 in lieu of death benefit for insured with a life expectancy of less than 12 months. Benefits paid may be taxable. The University cannot provide tax advice, please consult your personal tax advisor to assess the impact of this benefit.

If you request, and are approved, for an accelerated benefit of 100% of the Basic and/or Additional Life plan, your coverage under the plan(s) will end upon approval by Unum. Otherwise, premium payments must continue to be paid on the remaining amount of coverage, unless you qualify to have your life premium waived.

Note: You must be enrolled in the Basic Life or Additional Life plan to be eligible to continue coverage for your Spouse/Sponsored Adult Dependent and/or Child(ren) in the University’s Dependent Life plan(s).
What happens when I retire?

**Basic Life Insurance**
If you retire before age 70, the coverage in effect at retirement may be continued provided you agree to pay any required contributions. However, it will be reduced at ages 55, 60 and 65 in the same manner as for active employees. Your coverage as a retiree will cease January 1, following your 70th birthday. You may, however, convert to a personal life insurance policy. See *Conversion Privilege* for more information.

**Additional Life Insurance**
You may continue the coverage that was in effect at retirement provided you agree to pay required contributions to the University. You may elect to decrease your amount of insurance to a lesser amount that is a multiple of $5,000, provided the remaining amount is not less than $20,000.

Note: If after retirement you become reemployed by the University or a University Subsidiary Entity, please see *Eligibility* and *When does coverage begin* for more information regarding your coverage options.

When will this coverage end?

**Basic Life Insurance and Additional Life Insurance**
Coverage will end on the earliest of the following dates:
- the date you stop making contributions, if required
- the date you are no longer eligible for coverage
- the date the University discontinues this Plan

In the case of a retiree, basic life insurance will cease January 1, following your 70th birthday.

Coverage will remain in effect during an authorized leave of absence, as defined by HR Policy 408-Leaves of Absence. If you go on an unpaid leave of absence, you must continue to pay the required monthly premiums to the University in advance or through monthly billing.

Under Additional Life Insurance only, if you become totally and permanently disabled before you reach age 60, you will be eligible for a premium waiver. This means that, starting 180 days (6 months) after your disability begins, you will not have to pay premiums for your coverage if the required proof is submitted to, and approved by, Unum. See *How do I file for a Disability Waiver of Premium*.

**Conversion Privilege**
When your Basic Life and/or Additional Life group coverage ends, you can convert all or part of your life insurance to an individual insurance policy. Conversion is not available if your coverage under the policy ends because of your failure to pay a required premium. You will not have to pass a medical exam to qualify for coverage. However, you must submit your application and first premium payment within 31 days after your group coverage terminates. The premiums for this coverage will depend on the type of policy you choose and your age.

The University will notify Unum of your ability to convert coverage. If you do not receive information from Unum within 15 days of your termination or loss of coverage, please contact Unum directly at 1-800-343-5406 to request a conversion application, which includes cost information.

If you convert to an individual life policy, then return to work at the University, and, again, become insured under the Plan, you are not eligible to convert to an individual life policy again. However, you do not need to surrender that individual life policy when you return to work at the University.

If you pass away within the 31 day conversion application period, the policy will pay the beneficiar(ies) the amount of insurance that could have been converted. This coverage is available whether or not you have applied for an individual life policy under the conversion privilege.
Portability
If your employment ends with or you retire from the University, or you are working less than the minimum number of hours to meet the eligibility requirements of the Plan as described under Am I eligible for coverage, you may elect to port your Basic Life and/or Additional Life coverage. You must submit your application and first premium payment within 31 days after your coverage ends.

The University will notify Unum of your ability to port coverage. If you do not receive information from Unum within 15 days of your event, please contact Unum directly at 1-800-343-5406 to inquire about Portability options and costs.

The portable insurance coverage will be the current coverage and amounts that you are insured for under the group plan, subject to portability maximums. You may increase or decrease the amount of life insurance coverage you port; however, all increases are subject to evidence of insurability. Your amount of Basic Life insurance will reduce or cease at any time it would have otherwise reduced or ceased under the Plan, see section How much coverage do I have? for more information.

If you are not eligible to apply for portable coverage or your portable coverage ends, then you may qualify for conversion coverage. See Conversion Privilege. If portable coverage ends due to failure to pay required premiums, portable coverage cannot be reinstated.

How do I file for a Disability Waiver of Premium?
Additional Life Insurance
You may request to have your Additional Life Insurance premiums waived if you are under the age of 60 and you have been disabled for 6 months. Proof of disability, provided at your own expense, must be submitted to and approved by Unum. If approved, Unum does not require further premium payments for you while you remain disabled according to the terms and provisions of the plan.

To file a claim, you must contact your HR Generalist or HR Service Center to request the appropriate life insurance premium waiver claim form. The form and proof of claim should be sent to Unum no later than 90 days after the end of your 6 month elimination period. Proof of claim must show:

- you are under the regular care of a physician;
- the date your disability began;
- the cause of your disability;
- the extent of your disability, including restrictions and limitations preventing you from performing your regular occupation or any gainful occupation; and
- the name and address of any hospital or institution where you received treatment, including all attending physicians.

Your life insurance premium waiver will begin when Unum approves your claim, if the elimination period has ended and you meet the following conditions:

- you are less than 60 and insured under the plan.
- you become disabled and remain disabled during the elimination period.
- you meet the notice and proof of claim requirements for disability while your life insurance is in effect or within three months after it ends.
- your claim is approved by Unum.

Your life insurance premiums will continue until Unum notifies the University of the date your life insurance premium waiver begins. If approved for waiver, your life insurance amount will not increase while your premiums are being waived.

If you have a disability you must notify Unum when you return to work in any capacity, regardless of whether you are working for the University.

If your life insurance terminates while you are satisfying the below disability requirements, you may elect to convert your life insurance as explained under “Conversion Privilege”
The life insurance premium waiver will automatically end if:
- you recover and you no longer are disabled;
- you fail to give us proper proof that you remain disabled;
- you refuse to have an examination by a physician chosen by Unum;
- you reach age 65; or
- premium has been waived for 12 months and you are considered to reside outside the United States or Canada. You will be considered to reside outside the United States or Canada when you have been outside these countries for a total period of 6 months or more during any 12 consecutive months for which premium has been waived.

How do I file a claim?
If you suffer a covered loss, your beneficiary should provide notice to your HR Generalist or HR Service Center to initiate a claim. Unum will furnish the necessary forms which should be completed according to the instructions provided.