

The Evangelical Alliance Mission

International Term Life and Accident Plans

Term Life and Accident Plans – Long Term Global Workers in Unum Non-Restricted Countries

Employee & Affiliated Spouse Term Life and AD&D	
<i>Employer Paid</i>	
Term Life Coverage Amount	\$10,000
AD&D Coverage Amount	\$10,000

Employee & Affiliated Spouse Optional Term Life	
<i>Employee Paid</i>	
Available Coverage Amounts	\$25,000, \$50,000, \$75,000, \$100,000, \$150,000, \$200,000
See Monthly Optional Term Life rates below.	
Guaranteed issue is available at initial eligibility for up to \$150,000 in coverage. Coverage amount of \$200,000 requires Evidence of Good Health Application .	
Benefit reduction at age 65	Reduces to 65% of current amount but not to reduce below \$20,000 of coverage.

Non-Affiliated Spouse Term Life	
<i>Employee Paid</i> - No Evidence of Good Health is required.	
Coverage Amount	\$5,000
Rate: \$0.95 per month	

Non-Affiliated Spouse Optional Term Life	
<i>Employee Paid</i>	
Coverage Amount	May select up to 50% of the employee's total life coverage. Must be in a \$5,000 increment.
See Monthly Optional Term Life rates below.	
Evidence of Good Health Application is required.	

Monthly Optional Term Life Rates	
Age	Rate per \$1,000
29 & Under	\$0.056
30-34	\$0.068
35-39	\$0.08
40-44	\$0.11
45-49	\$0.18
50-54	\$0.28
55-59	\$0.47
60-64	\$0.72
65-69	\$1.20
70-74	\$2.24
75+	\$3.45

Child Life	
<i>Employee Paid</i>	
Coverage Amount	\$10,000 per child
Rate: \$0.75 per month per family unit	
Coverage continues to age 26	

Employee & Affiliated Spouse Supplemental AD&D	
<i>Employee Paid</i>	
Pays you or your beneficiary if you die or suffer a specified loss (eyesight, speech, hearing, hand or foot) in an accident	
Available Coverage Amounts	\$25,000, \$50,000, \$75,000, \$100,000, \$150,000, \$200,000
Rate: \$0.025 per \$1,000 per month	
Participation in the Employee Term Life Plan is not required. Evidence of Good Health is not required for accident plans.	

Non-Affiliated Spouse Supplemental AD&D	
<i>Employee Paid</i>	
Pays you or your beneficiary if you die or suffer a specified loss (eyesight, speech, hearing, hand or foot) in an accident	
Non-Affiliated Spouse will be covered at 50% of the employee's supplemental AD&D coverage.	
Rate: \$0.025 per \$1,000 per month	
Participation in the Employee Term Life Plan is not required but participation in Supplemental AD&D is required. Evidence of Good Health is not required for accident plans.	

The above amounts of coverage are not available for Term life and accident coverage to participants working in the following countries: Afghanistan, Algeria, Central African Republic, Chad, Congo, East Timor, Eritrea, Iran, Iraq, Kenya, Lebanon, Pakistan, Somalia, South Sudan, Sudan, Syria, Tanzania, Uganda, Uzbekistan or Yemen.

Term Life and Accident Plans – Long Term Global Workers in Unum Restricted Countries*

Unum has limited the term life insurance coverage available to participants working in the following countries: Afghanistan, Algeria, Central African Republic, Chad, Congo, East Timor, Eritrea, Iran, Iraq, Kenya, Lebanon, Pakistan, Somalia, South Sudan, Sudan, Syria, Tanzania, Uganda, Uzbekistan or Yemen.

Employee & Affiliated Spouse Term Life and AD&D	
<i>Employer Paid</i>	
Term Life Coverage Amount	\$10,000
AD&D Coverage Amount	\$10,000

Employee & Affiliated Spouse Optional Term Life

Employee Paid

Available Coverage Amounts	\$10,000 or \$20,000
-----------------------------------	-----------------------------

See Monthly Optional Term Life rates below.

Non-Affiliated Spouse Term Life

Employee Paid

Coverage Amount	\$5,000
------------------------	----------------

Rate: \$0.95 per month

No Evidence of Good Health required.

Non-Affiliated Spouse Optional Term Life

Employee Paid

Coverage Amount	May select up to 50% of the employee's total life coverage. Must be in a \$5,000 increment.
------------------------	--

See Monthly Optional Term Life rates below.

[Evidence of Good Health Application](#) is required.

Monthly Optional Term Life Rates

Age	Rate per \$1,000
29 & Under	\$0.056
30-34	\$0.068
35-39	\$0.08
40-44	\$0.11
45-49	\$0.18
50-54	\$0.28
55-59	\$0.47
60-64	\$0.72
65-69	\$1.20
70-74	\$2.24
75+	\$3.45

Child Life

Employee-Paid

Coverage Amount	\$10,000 per child
------------------------	---------------------------

Rate: \$0.75 per month family unit

Coverage continues to age 26

Term Life and Accident Plans – Mid Term Global Workers

Employee Life & Affiliated Spouse Term Life and AD&D

Employer Paid

Term Life Coverage Amount	\$10,000
----------------------------------	-----------------

AD&D Coverage Amount	\$10,000
---------------------------------	-----------------

ADDITIONAL BENEFITS

Life Planning Financial & Legal Resources

Financial, legal and grief support in the event of a death or diagnosis of a terminal illness.

Assist America®

24-hour network of emergency medical and legal resources offering worldwide emergency assistance to active employees and their families who are traveling.

Accelerated Benefits

Allows terminally ill participants with a life expectancy of 12 months or less to receive up to 50 percent of the death benefit (\$250,000 maximum) prior to death.

Portability or Conversion of Coverage

Employees and their dependents can continue coverage if employment is terminated, or they otherwise lose eligibility.

Add Children Without Underwriting

No underwriting is required to add a dependent child within 60 days of the child's birth, adoption, or placement for adoption.

Additional AD&D Benefits

AD&D plan pays additional death benefits if you die traveling more than 100 miles from home while properly wearing a seatbelt or when protected by an airbag. The plan also pays an additional education benefit to each of your qualified, college-age dependents if you die.