

Mid-Term and Long-Term Global Workers

TERM LIFE AND ACCIDENT PLANS

Effective January 1, 2026

UNUM-RESTRICTED COUNTRIES

- Unum-restricted areas are 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.
- Members traveling in an Unum-restricted country for **work or work-related travel** will be subject to the maximum payout for Unum-restricted countries. The maximum payout for Unum-restricted countries includes 1) \$10,000 of employer provided Term Life for an Employee and an Affiliated Spouse and 2) a maximum benefit of \$20,000 for Employee and Affiliated Spouse Optional Term Life. Full benefits will be paid out for **non-work-related travel**.

Term Life and Accident Plans

Mid-Term Global Workers

TERM LIFE PLANS

Employee and Affiliated Spouse Term Life and Accident Employer-provided Coverage

- Term Life coverage amount: \$10,000
- Accidental Death and Dismemberment coverage amount: \$10,000

Term Life and Accident Plans

Long-Term Global Workers in Unum Non-Restricted Countries

TERM LIFE PLANS

Employee and Affiliated Spouse Term Life and Accident Employer-provided Coverage

- Term Life coverage amount: \$10,000
- Accidental Death and Dismemberment coverage amount: \$10,000

TERM LIFE PLANS

Optional Life Available to Employee and Affiliated Spouse Employee-paid Coverage

- Voluntary optional life is available in addition to base amount provided by employer.
- Available in amounts of \$25,000, \$50,000, \$75,000, \$100,000, \$150,000 or \$200,000*.
- At age 65, benefit reduces to 65% of current amount but not to reduce below \$20,000 of coverage.

*Requires **Evidence of Good Health (EOGH) Application**.

These coverage amounts are not available to long-term Global Workers for term life and accident plans to members 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 PLANS

Spouse Term Life for Non-Affiliated Spouse Employee-paid Coverage

- Non-affiliated spouse life is available for \$5,000.
- No *EOGH Application* is required.

TERM LIFE PLANS

Optional Term Life for Non-Affiliated Spouse

Employee-paid Coverage

- Voluntary optional life for non-affiliated spouse is available.
- Total basic and optional life is up to **50% of employee coverage**.
- Must be in \$5,000 increments.
- EOGH is required.

These coverage amounts are not available to long-term Global Workers for term life and accident plans to members 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 PLANS

Child Term Life Plan

Employee-paid Coverage

- \$10,000 coverage available per child.
- \$0.75 per month covers all enrolled children.
- Coverage continues until age 26.
- No EOGH is required if coverage is elected during initial enrollment.

TERM LIFE PLANS

Additional Term Life Plan Benefits

- Life planning financial and legal resources
- Assist America®
- Accelerated benefit
- Portability or conversion of coverage
- Add children without underwriting

ACCIDENTAL DEATH & DISMEMBERMENT PLANS

Supplemental Accident Coverage Employee and Affiliated Spouse Employee-paid Coverage

- Accident coverage pays you or your beneficiary if you die or suffer a specified loss (eyesight, speech, hearing, hand or foot) in an accident.
- Accident coverage amounts available are \$25,000, \$50,000, \$75,000, \$100,000, \$150,000, \$200,000.
- EOGH is not required.
- Participation in the Employee Term Life Plan is not required.

ACCIDENTAL DEATH & DISMEMBERMENT PLANS

Supplemental Accident Coverage Non-Affiliated Spouse

Employee-paid Coverage

- Accident coverage pays you or your beneficiary if you die or suffer a specified loss (eyesight, speech, hearing, hand or foot) in an accident.
- Coverage amount is 50% of the employee's supplemental AD&D coverage.
- EOGH is not required.
- Participation in the Employee Term Life Plan is not required, but participation in Supplemental AD&D is required.

ACCIDENTAL DEATH & DISMEMBERMENT PLANS

Additional AD&D Plan Benefits

- Help is available through Assist America.
- Coverage is portable.
- Additional benefits are available for the use of seat belts and airbags.
- Lump-sum payment for full-time post-secondary education is available to qualified children of a deceased employee.

Term Life and Accident Plans

Long-Term Global Workers in Unum-Restricted Countries

UNUM-RESTRICTED COUNTRIES

Unum-restricted areas are 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 PLANS

Employee and Affiliated Spouse Term Life and Accident Employer-provided Coverage

- Term Life coverage amount: \$10,000
- Accidental Death and Dismemberment coverage amount: \$10,000

TERM LIFE PLANS

Optional Life Available to Employee and Affiliated Spouse
Employee-paid Coverage

- Voluntary optional life is available in addition to base amount provided by the employer.
- Available in the amount of \$10,000 or \$20,000

TERM LIFE PLANS

Spouse Term Life for Non-Affiliated Spouse Employee-paid Coverage

- Non-employee spouse life is available for \$5,000.
- No EOGH is required.

TERM LIFE PLANS

Optional Term Life for Non-Affiliated Spouse

Employee-paid Coverage

- Voluntary optional life for non-affiliated spouse is available.
- Total basic and optional life is up to **50% of employee coverage**.
- Must be in \$5,000 increments.
- An EOGH is required.

TERM LIFE PLANS

Child Term Life Plan

Employee-paid Coverage

- \$10,000 coverage available per child.
- \$0.75 per month covers all enrolled children.
- Coverage continues until age 26.
- No EOGH is required if coverage is elected during initial enrollment.

TERM LIFE PLANS

Additional Term Life Plan Benefits

- Life planning financial and legal resources
- Assist America®
- Accelerated benefit
- Portability or conversion of coverage
- Add children without underwriting

ACCIDENT PLANS

Supplemental Accident Coverage Employee and Affiliated Spouse Employee-paid Coverage

- Accident coverage pays your beneficiary if you pass away or pays you if you suffer a specified loss (eyesight, speech, hearing, hand or foot) in an accident.
- Accident coverage amounts available are \$25,000, \$50,000, \$75,000, \$100,000, \$150,000, or \$200,000.
- An EOGH is not required.
- Participation in the Employee Term Life Plan is not required.

ACCIDENT PLANS

Supplemental Accident Coverage Non-Affiliated Spouse

Employee-paid Coverage

- Accident coverage pays your beneficiary if you pass away or pays you if you suffer a specified loss (eyesight, speech, hearing, hand or foot) in an accident.
- Coverage amount 50% of the employee's supplemental AD&D coverage.
- An EOGH is not required.
- Participation in the Employee Term Life Plan is not required, but participation in Supplemental AD&D is required.

INTERNATIONAL COVERAGE

- This information only highlights the depth of coverage and benefits you can receive when you protect yourself with GSFR. Limitations and exclusions apply. This material is a general summary of the plans. The official plan documents and contracts set forth the eligibility rules, limitations, exclusions and benefits. These alone govern and control the actual operation of the plan. In the event of a conflict with the description in this material, the terms of the official plan documents and contracts will control its operation.
- GSFR reserves the right to change or cancel these programs at any time. This material does not imply an employment contract or guarantee of benefits. Medical underwriting could be required.