

Basic Life Insurance and AD&D Employee Benefit Highlights

<p>BENEFIT AMOUNT</p>	<p>Regional Health provides, at no cost to you, Basic Life Insurance in an amount of 1 times basic annual earnings up to \$50,000.</p> <p>Basic AD&D Insurance, also at no cost, is provided in the amount of 1 times basic annual earnings up to \$50,000.</p> <p>AD&D Benefit Schedule: The full benefit amount is paid for loss of:</p> <ul style="list-style-type: none"> • Life • Both hands or both feet or sight of both eyes • One hand and one foot • One hand and the sight of one eye • One foot and the sight of one eye • Speech and hearing <p>Coverage amount(s) will reduce according to the following schedule:</p> <table border="0"> <tr> <td>Age:</td> <td>Insurance Amount Reduces to:</td> </tr> <tr> <td>65</td> <td>67% of original amount</td> </tr> <tr> <td>70</td> <td>45% of original amount</td> </tr> </table>	Age:	Insurance Amount Reduces to:	65	67% of original amount	70	45% of original amount
Age:	Insurance Amount Reduces to:						
65	67% of original amount						
70	45% of original amount						
<p>ELIGIBILITY</p>	<p>All employees actively at work and scheduled to work 40 hours per pay period.</p>						
<p>ADDITIONAL AD&D BENEFITS</p>	<p>Education Benefit: If you or your insured spouse die within 365 days of an accident, an additional benefit is paid to your dependent child(ren). Your child(ren) must be a full-time student beyond grade 12.</p> <p>Seat Belt/Air Bag Benefit: If you or your insured dependent(s) die in a car accident and are wearing a properly fastened seat belt and/or are in a seat with an air bag, an amount will be paid in addition to the AD&D benefit.</p>						
<p>ACCELERATED BENEFIT</p>	<p>If you become terminally ill and are not expected to live beyond a certain time period as stated in your certificate booklet, you may request up to 75% of your life insurance amount 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).</p>						
<p>EFFECTIVE DATE OF COVERAGE</p>	<p>Coverage will be effective the 1st of the month following 30 days of employment.</p>						
<p>DESIGNATING A BENEFICIARY</p>	<p>A beneficiary is the person (persons) or entity (entities) who receives a benefit payment at the time of your death while you are covered by the policy. This selection is done at the time of your enrollment.</p>						
<p>CONVERSION AND PORTABILITY</p>	<p>Subject to the contract, you may elect to take this basic life coverage if you leave Regional Health and convert it to your own individual policy.</p>						

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.

Underwritten by:
Unum Life Insurance Company of America
 2211 Congress Street
 Portland, Maine 04122
 www.unum.com

Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries. ©2007 Unum Group. All rights reserved.