unum®

Group Life Insurance Waiver of Premium

One less thing to worry about during difficult times

Your employer cares about your financial wellbeing. That's why your employer has automatically included Waiver of Premium in your Group Term Life Insurance from Unum. It's a benefit that comes in handy when you're facing a tough challenge.

What is the Life Insurance Waiver of Premium?

If you ever become totally disabled and you are unable to work, you may be able to **keep your life insurance coverage without paying premiums**. This provision is automatically included in the Group Term Life Insurance coverage provided by your employer.

Who can receive this benefit?

- Employees who are totally disabled and unable to work, as defined by the certificate. Other qualifications may apply depending on your certificate.

How long will life insurance premiums be waived?

- Until you are no longer totally disabled or until you turn a specific age as defined in your certificate, whichever comes first.

When does this benefit take effect?

After you have been totally disabled for a certain period (called your "elimination period") or when your claim is approved, whichever is later.

- The duration of your elimination period is stated in your certificate.
- You must be totally disabled for the entire elimination period.
- During this period, you must continue to pay your life insurance premiums to keep your coverage.

In some cases, if you also have Unum Long Term Disability coverage, this benefit takes effect when your Long Term Disability elimination period ends.

- Check with your HR representative to see if your employer has chosen this option.

Important things to know

- If you have Long Term Disability coverage from Unum, you do not need to file a separate claim for your premiums to be waived.
- If you do not have Unum Long Term Disability, please see your HR representative for information on how to file for a waiver.

Converting your policy

If your employment ends before your elimination period is complete, your life insurance coverage ends unless you convert your Term Life policy to a Whole Life policy. During your elimination period, you can apply for this conversion within 31 days of your Term Life coverage end date. If you convert but are later approved for Waiver of Premium under the Term Life policy, you surrender the Whole Life policy and Unum refunds premiums you paid for it.

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The policies or their provisions may vary or be unavailable in some states. The policies have exclusions and limitations which may affect any benefits payable. See the actual policy or your Unum representative for specific provisions and details of availability. Applicable to policy forms C.FP-1 et.al. and UA-GTLP21-1

Underwritten by Unum Life Insurance Company of America, Portland, Maine
In New York, underwritten by First Unum Life Insurance Company, Garden City, New York.

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