



Hood College of Frederick MD

Based on Eligibility

Policy #631537

Group Term Life/AD&D (Employer Paid)

Hood College provides group term life and accidental death and dismemberment (AD&D) insurance for employees. This group term life insurance provides financial protection for your beneficiaries. The plan features are listed below.

- **Employee Benefit:** 1X annual earnings to a maximum of \$125,000
- Full Guaranteed Issue amount
- Life Benefit reduces to 50% of the original amount at age 75.

Group Life / AD&D Standard Plan Features Include:

- Life Planning Financial and Legal Resources
- Conversion Privilege
- AD&D Education Benefit— 6% or \$6,000
- AD&D Repatriation Benefit
- AD&D Seat Belt and Airbag Benefit
- AD&D Exposure and Disappearance Benefit
- Accelerated Benefit
- Employee Life Insurance Premium Waiver
- Employee Assistance Program
- Travel Assistance Services
- Portability

Disability Insurance Coverage (Employer Paid)

Disability benefits help protect what you work for. Unum's Group Long Term Disability (LTD) insurance can replace a portion of your salary if you become ill or injured and can't work. It can help you cover your expenses and protect your finances at a time when you're not getting a paycheck and have extra medical bills.

Long Term Disability Insurance

- **Employee Benefit:** 66.6667% of monthly earnings to a maximum of \$8,000 per month
- **Definition of Disability:** 2-Year Own-Occupation with Residual Definition
- **Elimination Period:** 150 Days
- **Duration of Benefits:** SS ADEA

Group LTD Standard Plan Features Include:

- **Rehabilitation and Return to Work Assistance Program** - Provides a rehabilitation and return to work assistance benefit for disabled employees who are receiving LTD payments, and who are medically able to participate. Unum will determine eligibility for this program.