First Unum Life Insurance Company

unum

Underwritten by:
First Unum Life Insurance Company
666 Third Avenue, Suite 301, New York, NY 10017

Term Life and AD&D Insurance Enrollment Form

Policy #_____ Div _____ Employer Name _____

Please print legibly and complete this form in its entirety. Blank fields will cause significant delays in processing.

Application Type:
☐ **Initial Enrollment:** To make initial elections; OR
☐ **Annual Enrollment:** To make changes to existing elections and/or information. The elections/information you indicate will replace your prior elections/information on file with Unum. **Note: If you do not wish to make any changes, do not complete this form. Please contact your plan administrator with any questions.**

Employee Social Security Number ☐☐☐ - ☐☐ - ☐☐☐☐ **Gender** M ☐ F ☐ **Date of Birth (mm/dd/yyyy)** ☐☐ / ☐☐ / ☐☐☐☐ **Hours Worked Per Week** ☐☐

Employee First Name **M.I.** **Last Name**

Employee Street Address **City** **State** **Zip Code**

Original Date of Hire ☐☐ / ☐☐ / ☐☐☐☐ **Annual Salary** ☐ , ☐☐☐ , ☐☐☐ **Occupation**

☐ **Exempt** ☐ **Non-Exempt**

☐ **Date entered into an eligible class (*ex: part time to full time*) or**
☐ **Rehire Date or**
☐ **Date of promotion to an eligible class** **Spouse First Name (if coverage is selected)** **Spouse Date of Birth (mm/dd/yyyy)** ☐☐ / ☐☐ / ☐☐☐☐

Have any tobacco products been used in the last 12 months? You: ☐ *Yes* ☐ *No* Your Spouse: ☐ *Yes* ☐ *No*

COVERAGE ELECTIONS: Please indicate below the coverage amounts you would like to select for you and your spouse and/or child, if applicable. Dependent life and/or AD&D coverage amounts cannot exceed 50% of your life and/or AD&D coverage amounts. Any coverage amounts left blank will result in a coverage amount of $0.

Amount of coverage selected for:

Life You: $ ☐ , ☐☐☐ , ☐☐☐ Your Spouse: $ ☐☐☐ , ☐☐☐ Your Child: $ ☐☐ , ☐☐☐

AD&D You: $ ☐ , ☐☐☐ , ☐☐☐ Your Spouse: $ ☐☐☐ , ☐☐☐ Your Child: $ ☐☐ , ☐☐☐

Note: If you have chosen coverage over the Guarantee Issue amount for you or your spouse, you will also need to complete an Evidence of Insurability form. The amount of coverage over your Guarantee Issue amount will be subject to medical underwriting approval and will become effective in accordance with the terms of the policy. If you DO NOT APPLY FOR coverage for you or your dependent(s) during your or their initial enrollment period, you will need to complete an Evidence of Insurability form for all amounts of coverage. This applies to Life coverage only. You may complete and electronically submit an Evidence of Insurability form–please see your Plan Administrator.

Beneficiary Information: Please complete the beneficiary information on the reverse side of this form.

Request for Signature and Certification: *I have read and understand the "Limitations and Exclusions" on the reverse side of this enrollment form.* I certify that all statements are true to the best of my knowledge and belief and I understand that a copy of this form will be made available to me at my request. I authorize my employer to make the necessary deductions from my salary or wages to pay the premium when my insurance becomes effective. I understand that my payroll deduction amount will change if my coverage or costs change.

For Accidental Death and Dismemberment Insurance only: We may have the right to deny benefits or rescind insurance if any of the information provided on this enrollment form is incorrect.

Caution: For Accidental Death and Dismemberment insurance only: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

Employee Signature	*Date (mm/dd/yyyy)*	*Work Phone*	*Home Phone*

RETAIN A COPY OF THIS FORM FOR YOUR RECORDS AND SEND A COPY TO YOUR EMPLOYER

Beneficiary Information

Name *(last name, first, middle initial)*:	Relation to You:	Benefit %:
If the beneficiary(ies) named above are not living, then pay:		

Please be aware that your coverage may be impacted by certain limitations and exclusions including, but not limited to, the following:

Limitations and Exclusions

Delayed Effective Date:

Employee: Insurance will be delayed for employees not in active employment until the first of the month, coincident with or next, following the date they return to work. Regularly scheduled vacation time is considered active employment.
Dependents: Coverage for totally disabled dependents will be delayed until the first of the month, coincident with or next, following the date the individual is no longer disabled. This delay does not apply to newborn children while dependent insurance is in effect. "Totally disabled" means that, as a result of injury, a sickness or a disorder, your dependent is confined in a hospital or similar institution; is unable to perform two or more activities of daily living (ADLs) because of a physical or mental incapacity resulting from an injury or a sickness; is cognitively impaired; or has a life threatening condition.

Exclusion for Suicide:

Where the cause of death is suicide:

1. No benefits will be payable for a loss occurring within 24 months after the individual's initial effective date; and
2. No increased or additional insurance will be payable for a loss occurring within 24 months after the day such increased or additional insurance is effective.

This Suicide Exclusion does not apply to Washington residents.

AD&D Benefit Exclusions

AD&D Benefits would not be paid for losses caused by, contributed to by, or resulting from:

- Disease of the body or diagnostic, medical or surgical treatment or mental disorder as set forth in the latest edition of the Diagnostic and Statistical Manual of Mental Disorders;
- Suicide, self-destruction while sane, or self-inflicted injury;
- War, declared or undeclared, or any act of war;
- Active participation in a riot;
- Attempt to commit or commission of a crime;
- The voluntary use of any prescription or non-prescription drug, poison, fume or any other chemical substance unless used according to the prescription or direction of the individual's doctor. This exclusion does not apply to the individual if the chemical substance is ethanol; or
- Intoxication. ("Intoxicated" means that the individual's blood alcohol level equals or exceeds the legal limit for operating a motor vehicle in the state or jurisdiction where the accident occurred.)

Please see your Plan Administrator [or your Policy] for a complete listing of applicable limitations and exclusions.

First Unum Life Insurance Company
Provident Life and Casualty Insurance Company
The Paul Revere Life Insurance Company

As part of your enrollment for insurance with Unum, please complete this form and provide it to your Plan Administrator. Also, in order to effectively identify and locate beneficiaries and help ensure that benefits are distributed appropriately upon the death of an insured or additional named insured, we request information in writing from time-to-time, including when we become aware of a change regarding you, your beneficiary(ies) or additional named insured of your life insurance coverage. Please fill in the requested information below.

SECTION 1: Employee Information

Name (Last Name, Suffix, First Name, MI)		Social Security Number
Mailing Address	Telephone Number	Date of Birth

SECTION 2: Primary Beneficiary (ies)

I choose the person(s) named below to be the primary beneficiary(ies) of the Life Insurance benefits that may be payable at the time of my death. If any primary beneficiary(ies) is disqualified or dies before me, his/her percentage of this benefit will be paid to the remaining primary beneficiary(ies).

Name & Mailing Address (Last Name, Suffix, First Name, MI)	Telephone Number	Relationship to You	Social Security Number	Date of Birth	Percentage
					Total Must Equal 100%

SECTION 3: Contingent Beneficiary (ies)

If **all** primary beneficiaries are disqualified or die before me, I choose the person(s) named below to be my contingent beneficiary(ies).

Name & Mailing Address (Last Name, Suffix, First Name, MI)	Telephone Number	Relationship to You	Social Security Number	Date of Birth	Percentage
					Total Must Equal 100%

SECTION 4: Additional Named Insured/Spouse

Name (Last Name, Suffix, First Name, MI)		Social Security Number
Mailing Address	Telephone Number	Date of Birth

SECTION 5: Additional Named Insured/Spouse Primary Beneficiary (ies)

I choose the person(s) named below to be the primary beneficiary(ies) of the Life Insurance benefits that may be payable at the time of my death. If any primary beneficiary(ies) is disqualified or dies before me, his/her percentage of this benefit will be paid to the remaining primary beneficiary(ies).

Name & Mailing Address (Last Name, Suffix, First Name, MI)	Telephone Number	Relationship to You	Social Security Number	Date of Birth	Percentage
					Total Must Equal 100%

SECTION 6: Additional Named Insured/Spouse Contingent Beneficiary (ies)

If **all** primary beneficiaries are disqualified or die before me, I choose the person(s) named below to be my contingent beneficiary(ies).

Name & Mailing Address (Last Name, Suffix, First Name, MI)	Telephone Number	Relationship to You	Social Security Number	Date of Birth	Percentage
					Total Must Equal 100%

SECTION 7: Signature

X

Employee Signature **Date**