



NAPA Auto Parts Life and AD&D Insurance Plan Highlights

Who is eligible for this coverage?	You are eligible for coverage if you are working at least 30 hours each week for the employer in the U.S.
What are the coverage amounts?	Employee: Available in increments of \$50,000; not to exceed \$50,000.
What are the AD&D coverage amounts?	Employee: Available in increments of \$50,000; not to exceed \$50,000.
Can I be denied coverage?	<p>If you enroll during this enrollment period, you may apply for any amount of coverage up to \$50,000 for yourself without answering any medical questions.</p> <p>If you do not enroll during this enrollment period, you will have to wait for a future annual enrollment period to apply — and then you will need to answer health questions for the entire amount of coverage you apply for.</p> <p>New employees: To apply for coverage, complete your enrollment within 31 days of your eligibility period. If you apply for coverage after 31 days, or if you choose coverage over the amount you are guaranteed, you will need to complete a medical questionnaire which you can get from your plan administrator. You may also be required to take certain medical tests at Unum's expense.</p>
How do I apply?	<p>To apply for coverage, complete your enrollment form by 10/31/2017.</p> <p>If you were hired after 11/01/2017, complete your enrollment form within 31 days of your eligibility date determined by your employer.</p> <p>If you apply for coverage after your effective date or if you choose coverage over the guaranteed issue amount, you will need to complete a medical questionnaire, which you can get from your plan administrator. You may also be required to take certain medical tests at Unum's expense.</p>
When is coverage effective?	Your coverage is effective 11/01/2017 or the date your application is approved by underwriting, if health questions were required.



How much does the coverage cost?

Voluntary Term life and AD&D

Age band	Employee rate per \$1,000	Employee rate per \$50,000
15-24	\$0.10	\$5.20
25-29	\$0.11	\$5.60
30-34	\$0.14	\$7.15
35-39	\$0.20	\$10.05
40-44	\$0.29	\$14.65
45-49	\$0.44	\$22.10
50-54	\$0.64	\$32.00
55-59	\$0.90	\$45.15
60-64	\$1.15	\$57.60
65-69	\$1.63	\$81.50
70-74	\$3.06	\$153.05
75+	\$9.41	\$470.40

AD&D is included in the Voluntary Life rate.

Term life calculation worksheet

Coverage amount		Increment		Rate		Monthly cost	
Employee	\$	÷	\$1,000	X	\$	=	\$

Your rate is based on your insurance age, which is your age on your actual birthday, meaning that your rate will change on your birthday during the policy year.

Do my life insurance benefits decrease with age?

Coverage amounts will reduce according to the following schedule:

Age: Insurance amount reduces to:
 70 65% of original amount
 75 50% of original amount

Coverage may not be increased after a reduction.

Is the coverage portable (can I keep it if I leave my employer)?

If you retire, reduce your hours or leave your employer, you can continue coverage for yourself at the group rate.

Are there any life insurance exclusions or limitations?

Life insurance benefits will not be paid for deaths caused by suicide within the first 24 months after the date your coverage becomes effective. If you increase or add coverage, these enhancements will not be paid for deaths caused by suicide within the first 24 months after you make these changes.

Will my premiums be waived if I'm disabled?	If you become disabled (as defined by your plan) and are no longer able to work, your life premium payments will be waived until your disability period ends.
What does my AD&D insurance pay for?	<p>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 or one foot and the sight of one eye; • speech and hearing. <p>Other losses may be covered as well. Please contact your plan administrator.</p>
Are there any AD&D exclusions or limitations ?	<p>Accidental death and dismemberment benefits will not be paid for losses caused by, contributed to by, or resulting from:</p> <ul style="list-style-type: none"> • disease of the body; diagnostic, medical or surgical treatment or mental disorder as set forth in the latest edition of the Diagnostic and Statistical Manual of Mental Disorders (DSM); • suicide, self-destruction while sane, intentionally self-inflicted injury while sane or self-inflicted injury while insane; • war, declared or undeclared, or any act of war; • active participation in a riot; • committing or attempting to commit a crime under state or federal law; • the voluntary use of any prescription or non-prescription drug, poison, fume or other chemical substance unless used according to the prescription or direction of your or your dependent's doctor. This exclusion does not apply to you or your dependent if the chemical substance is ethanol; • intoxication – "being intoxicated" means you or your dependent's blood alcohol level equals or exceeds the legal limit for operating a motor vehicle in the state or jurisdiction where the accident occurred.
When does my coverage end?	<p>Your coverage under the Summary of Benefits ends on the earliest of:</p> <ul style="list-style-type: none"> • the date the policy or plan is cancelled; • the date you no longer are in an eligible group; • the date your eligible group is no longer covered; • the last day of the period for which you made any required contributions; • the last day you are in active employment unless continued due to a covered layoff or leave of absence or due to an injury or sickness, as described in the certificate of coverage. <p>Unum will provide coverage for a payable claim that occurs while you and your dependents are covered under the policy or plan.</p>

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to Policy Form C.FP-1 et al or contact your Unum representative.

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