



**GROUP INSURANCE
SUMMARY OF BENEFITS
NON-PARTICIPATING**

IDENTIFICATION NUMBER:

**EFFECTIVE DATE OF
COVERAGE:**

ANNIVERSARY DATE:

GOVERNING JURISDICTION:

**Unum Life Insurance Company of America
insures the lives of**

University of Toledo

**under the
Select Group Insurance Trust
Policy No. 292000**

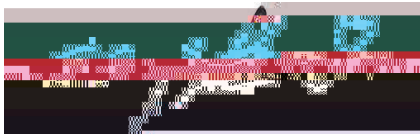


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BENEFITS AT A GLANCE

LIFE INSURANCE PLAN

**EMPLOYER'S ORIGINAL PLAN
EFFECTIVE DATE:**

**IDENTIFICATION
NUMBER:**

ELIGIBLE GROUP(S):

MINIMUM HOURS REQUIREMENT:

Groups 1, 2 and 3

Groups 4, 5, 6, 7, 8, 9 and 10

WAITING PERIOD:

Groups 1, 2, 3, 4, 5, 6, 7, 8, 9 and 10

WHO PAYS FOR THE COVERAGE:

For You:

For Your Dependents:

Groups 1, 2, 3, 4, 5, 6, 7, 8, 9 and 10

ELIMINATION PERIOD:

Groups 1, 2, 3, 4, 5, 6, 7, 8, 9 and 10

LIFE INSURANCE BENEFIT:

AMOUNT OF LIFE INSURANCE FOR YOU

Group 1

Groups 2 and 3

Group 4

Group 5

Group 6

Group 7

Group 8

Group 9

Group 10

Group 11

Groups 1, 2 and 3

Groups 4, 5, 6, 7, 8, 9 and 10

AMOUNT OF LIFE INSURANCE FOR YOUR DEPENDENTS

Dependent:

Groups 1, 2 and 3
Spouse
Option A

Child(ren)

Option B

Spouse 16184.76
14-day

Groups 4, 5, 6, 7, 8, 9 and 10

WAITING PERIOD:

WHO PAYS FOR THE COVERAGE:

ACCIDENTAL DEATH AND DISMEMBERMENT BENEFIT:

AMOUNT OF ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) INSURANCE FOR YOU

REPATRIATION BENEFIT FOR YOU

SEATBELT(S) AND AIR BAG BENEFIT FOR YOU

EDUCATION BENEFIT

SPOUSE TRAINING BENEFIT

EXPOSURE AND DISAPPEARANCE BENEFIT FOR YOU

CHILD CARE BENEFIT

SOME LOSSES MAY NOT BE COVERED UNDER THIS PLAN.

OTHER FEATURES:

The above items are only highlights of this plan. For a full description of your coverage, continue reading your certificate of coverage section.

CLAIM INFORMATION

LIFE INSURANCE

WHEN DO YOU OR YOUR AUTHORIZED REPRESENTATIVE NOTIFY UNUM OF A CLAIM?

HOW DO YOU FILE A CLAIM FOR A DISABILITY?

WHAT INFORMATION IS NEEDED AS PROOF OF YOUR CLAIM?

regular care physician

hospital or institution

WHEN CAN UNUM REQUEST AN AUTOPSY?

HOW DO YOU DESIGNATE OR CHANGE A BENEFICIARY? (Beneficiary Designation)

HOW WILL UNUM MAKE PAYMENTS?

retained asset account

WHAT HAPPENS IF UNUM OVERPAYS YOUR CLAIM?

WHAT ARE YOUR ASSIGNABILITY RIGHTS FOR THE DEATH BENEFITS UNDER YOUR LIFE INSURANCE? (Assignability Rights)

CLAIM INFORMATION

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

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WHAT HAPPENS IF UNUM OVERPAYS YOUR CLAIM?

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(Assignability Rights)

EMPLOYER PROVISIONS

WHAT DOES THIS SUMMARY OF BENEFITS CONSIST OF FOR THE EMPLOYER?

WHAT IS THE COST OF THIS INSURANCE?

LIFE INSURANCE

required

plan

PREMIUM WAIVER

Groups 1, 2, 3, 4, 5, 6, 7, 8, 9 and 10

plan

Employer

WHEN ARE INCREASES OR DECREASES IN PREMIUM DUE?

WHAT INFORMATION DOES UNUM REQUIRE FROM THE EMPLOYER?

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-
-

WHO CAN CANCEL OR MODIFY THIS SUMMARY OF BENEFITS OR A PLAN UNDER THIS SUMMARY OF BENEFITS?

DIVISIONS, SUBSIDIARIES OR AFFILIATED COMPANIES INCLUDE:

FOR LIFE INSURANCE:

FOR ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE:

CERTIFICATE SECTION

GENERAL PROVISIONS

WHAT IS THE CERTIFICATE OF COVERAGE?

WHEN ARE YOU ELIGIBLE FOR COVERAGE?

Groups 1, 2, 3, 4, 5, 6, 7, 8, 9 and 10

waiting period

Group 11

WHEN DOES YOUR COVERAGE BEGIN?

WHAT IF YOU ARE ABSENT FROM WORK ON THE DATE YOUR COVERAGE WOULD NORMALLY BEGIN?

Groups 1, 2, 3, 4, 5, 6, 7, 8, 9 and 10

active employment

ONCE YOUR COVERAGE BEGINS, WHAT HAPPENS IF YOU ARE NOT WORKING DUE TO INJURY OR SICKNESS?

Groups 1, 2, 3, 4, 5, 6, 7, 8, 9 and 10

ONCE YOUR COVERAGE BEGINS, WHAT HAPPENS IF YOU ARE TEMPORARILY NOT WORKING?

Groups 1, 2, 3, 4, 5, 6, 7, 8, 9 and 10
layoff

leave of absence

WHEN WILL CHANGES TO YOUR COVERAGE TAKE EFFECT?

Groups 1, 2, 3, 4, 5, 6, 7, 8, 9 and 10

Groups 1, 2, 3, 4, 5, 6, 7, 8, 9 and 10

WHEN ARE YOUR DEPENDENTS ELIGIBLE FOR LIFE COVERAGE?

Groups 1, 2, 3, 4, 5, 6, 7, 8, 9 and 10

WHAT DEPENDENTS ARE ELIGIBLE FOR LIFE COVERAGE?

Groups 1, 2, 3, 4, 5, 6, 7, 8, 9 and 10

WHEN DOES YOUR DEPENDENT'S LIFE COVERAGE END?

Groups 1, 2, 3, 4, 5, 6, 7, 8, 9 and 10

WILL LIFE COVERAGE CONTINUE FOR A HANDICAPPED CHILD INSURED UNDER THE PLAN WHO IS AGE 24 OR OVER?

Groups 1, 2, 3, 4, 5, 6, 7, 8, 9 and 10

WHAT ARE THE TIME LIMITS FOR LEGAL PROCEEDINGS?

HOW CAN STATEMENTS MADE IN YOUR APPLICATION FOR THIS COVERAGE BE USED?

HOW WILL UNUM HANDLE INSURANCE FRAUD?

DOES THE SUMMARY OF BENEFITS REPLACE OR AFFECT ANY WORKERS' COMPENSATION OR STATE DISABILITY INSURANCE?

DOES YOUR EMPLOYER ACT AS YOUR AGENT OR UNUM'S AGENT?

LIFE INSURANCE
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WHEN WILL YOUR BENEFICIARY RECEIVE PAYMENT?

WHAT DOCUMENTS ARE REQUIRED FOR PROOF OF DEATH?

HOW MUCH WILL UNUM PAY YOU IF UNUM APPROVES YOUR DEPENDENT'S DEATH CLAIM?

"BENEFITS AT A GLANCE"

HOW MUCH WILL UNUM PAY YOUR BENEFICIARY IF UNUM APPROVES YOUR DEATH CLAIM?

"BENEFITS AT A GLANCE"

WHEN WILL YOUR LIFE INSURANCE PREMIUM WAIVER BEGIN?

APPLYING FOR LIFE INSURANCE PREMIUM WAIVER

WHAT INSURANCE IS AVAILABLE WHILE YOU ARE SATISFYING THE DISABILITY REQUIREMENTS? (See Conversion Privilege)

WHAT INSURANCE IS AVAILABLE WHEN COVERAGE ENDS? (Conversion Privilege)

WHAT LIMITED CONVERSION IS AVAILABLE IF THE SUMMARY OF BENEFITS OR THE PLAN IS CANCELLED? (Conversion Privilege)

PREMIUMS

DEATH DURING THE THIRTY-ONE DAY CONVERSION APPLICATION PERIOD

APPLYING FOR CONVERSION

WILL UNUM ACCELERATE YOUR OR YOUR DEPENDENT'S DEATH BENEFIT FOR THE PLAN IF YOU OR YOUR DEPENDENT BECOMES TERMINALLY ILL?
(Accelerated Benefit)

WHAT LOSSES ARE NOT COVERED UNDER YOUR PLAN?

LIFE INSURANCE

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PORTABLE INSURANCE COVERAGE AND AMOUNTS AVAILABLE

APPLYING FOR PORTABLE COVERAGE

injury sickness

APPLYING FOR INCREASES OR DECREASES IN PORTABLE COVERAGE

"BENEFITS AT A GLANCE"

ADDING PORTABLE COVERAGE FOR DEPENDENTS

WHEN PORTABLE COVERAGE ENDS

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APPLYING FOR CONVERSION, IF PORTABLE COVERAGE ENDS OR IS NOT AVAILABLE

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

BENEFIT INFORMATION

WHEN WILL YOUR BENEFICIARY RECEIVE PAYMENT IN THE EVENT OF YOUR DEATH IF YOUR DEATH IS THE DIRECT RESULT OF AN ACCIDENT?

WHAT DOCUMENTS ARE REQUIRED FOR PROOF OF ACCIDENTAL DEATH?

WHEN WILL YOU RECEIVE PAYMENT IN THE EVENT OF CERTAIN OTHER COVERED LOSSES IF THE LOSS IS THE DIRECT RESULT OF AN ACCIDENT?

HOW MUCH WILL UNUM PAY YOUR BENEFICIARY IN THE EVENT OF YOUR ACCIDENTAL DEATH OR YOU FOR CERTAIN OTHER COVERED LOSSES?

accidental bodily injury

qualified child

"BENEFITS AT A GLANCE"

WHEN WILL THE EDUCATION BENEFIT END FOR EACH QUALIFIED CHILD?

WHAT SPOUSE TRAINING BENEFIT WILL UNUM PROVIDE FOR YOUR SPOUSE?

GLANCE"

"BENEFITS AT A

WHAT COVERAGE FOR EXPOSURE AND DISAPPEARANCE BENEFIT WILL UNUM PROVIDE?

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"BENEFITS AT A GLANCE"

WHEN WILL THE CHILD CARE BENEFIT END FOR EACH QUALIFIED CHILD?

WHAT ACCIDENTAL LOSSES ARE NOT COVERED UNDER YOUR PLAN?

intoxicated

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

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injury sickness

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WHEN PORTABLE COVERAGE ENDS

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PREMIUM RATE CHANGES FOR PORTABLE COVERAGE

HOSPITAL OR INSTITUTION

INJURY

for purposes of Portability

for all other purposes

INSURED

INTOXICATED

LAYOFF LEAVE OF ABSENCE

LIFE INSURANCE BENEFIT

LOSS OF A FOOT

LOSS OF A HAND

LOSS OF HEARING

LOSS OF SIGHT

LOSS OF SPEECH

LOSS OF THUMB AND INDEX FINGER

PARAPLEGIA

PAYABLE CLAIM

PHYSICIAN

SICKNESS

for purposes of Portability

for all other purposes

TOTALLY DISABLED

TRIPLEGIA

TRUST

UNIPLEGIA

WAITING PERIOD

WE US OUR

YOU

GROUP LIFE

**THE FOLLOWING NOTICES AND CHANGES TO YOUR COVERAGE ARE
REQUIRED BY CERTAIN STATES. PLEASE READ CAREFULLY.**

For residents of Illinois:

WHAT LOSSES ARE NOT COVERED UNDER YOUR PLAN?
LIFE INSURANCE BENEFIT INFORMATION

WHAT ACCIDENTAL LOSSES ARE NOT COVERED UNDER YOUR PLAN?
**ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE
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For residents of Louisiana:

HOW CAN STATEMENTS MADE IN YOUR APPLICATION FOR THIS
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WHAT DEPENDENTS ARE ELIGIBLE FOR COVERAGE?
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For residents of Minnesota:

WHAT INSURANCE IS AVAILABLE WHEN COVERAGE ENDS? (Conversion
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PORTABLE INSURANCE COVERAGE AND AMOUNTS AVAILABLE
**LIFE INSURANCE OTHER BENEFIT FEATURES
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BENEFIT FEATURES**

PREMIUM RATE CHANGES FOR PORTABLE COVERAGE **LIFE**
INSURANCE OTHER BENEFIT FEATURES **AD&D**
INSURANCE OTHER BENEFIT FEATURES

WHAT HAPPENS IF Unum OVERPAYS YOUR CLAIM? **LIFE INSURANCE**
CLAIM INFORMATION **HOW CAN STATEMENTS MADE**
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PROVISIONS

PROVISIONS

HOW WILL Unum HANDLE INSURANCE FRAUD?

GENERAL

For residents of Montana:

WHAT LIMITED CONVERSION IS AVAILABLE IF THE POLICY OR THE PLAN IS CANCELLED? (Conversion Privilege)
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For residents of New Hampshire:

WHAT INSURANCE IS AVAILABLE WHEN COVERAGE ENDS? (Conversion Privilege)
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For residents of New York:

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WHAT ACCIDENTAL LOSSES ARE NOT COVERED UNDER YOUR PLAN?
AD&D INSURANCE BENEFIT INFORMATION

For residents of North Carolina:

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For residents of North Dakota:

WHAT INSURANCE IS AVAILABLE WHEN COVERAGE ENDS? (Conversion Privilege)
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For

For residents of South Carolina:

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WHAT ARE THE TIME LIMITS FOR LEGAL PROCEEDINGS?
GENERAL PROVISIONS

**Additional Claim and Appeal Information
Relative to the Summary of Benefits issued by
Unum Life Insurance Company of America ("Unum")**

APPLICABILITY OF ERISA

If a claim is based on your disability

APPEAL PROCEDURES

If an appeal is based on death, a covered loss not based on disability or for the Education Benefit

If an appeal is based on your disability

**Addendum to the "Additional Summary Plan Description Information"
included with your certificate of coverage or summary of benefits
and effective for claims filed on or after April 1, 2018.**

Our Commitment to Privacy

NOTICE CONCERNING COVERAGE LIMITATIONS AND

EXCLUSIONS FROM COVERAGE

not

For more information about the Ohio Life & Health Insurance Guaranty Association, visit our website at: olhiga.org.