The University of Mississippi Medical Center
Policy # 111686-002

Please read carefully the following description of your UnumProvident Term Life and AD&D insurance plan.

**Your Plan**

**Eligibility**

All active full-time employees working at least 30 hours each week and their eligible spouses and children (up to age 19, or to 25 if they are full-time students).

**Coverage Amounts**

Your Term Life and AD&D coverage options are:

- **Employee**: 1, 2, 3, 4, 5 or 6 times your annual earnings to a maximum of $600,000
- **Spouse**: $25,000, $50,000, $75,000 or $100,000
  - Not to exceed 50% of employee coverage amount, rounded down to the nearest $25,000.
- **Child**: Live Birth to 14 days: $5,000
  - 14 days to 6 months: $5,000
  - 6 months to age 19, or to 25 if full time student: $10,000
  - Not to exceed 50% of employee coverage amount.

**Note**: In order to purchase Life and AD&D coverage for your dependents, you must buy coverage for yourself.

AD&D Benefit Schedule: The full benefit amount is paid for loss of:

- Life
- Both hands or both feet or sight of both eyes
- One hand and one foot
- One hand and the sight of one eye
- One foot and the sight of one eye

Other losses may be covered as well. Please see your Plan Administrator.

Coverage amount(s) will reduce according to the following schedule:

<table>
<thead>
<tr>
<th>Age</th>
<th>Insurance Amount Reduces to:</th>
</tr>
</thead>
<tbody>
<tr>
<td>70</td>
<td>65% of original amount</td>
</tr>
<tr>
<td>75</td>
<td>50% of original amount</td>
</tr>
</tbody>
</table>

Coverage may not be increased after a reduction.
**Term Life Insurance and AD&D Coverage Highlights (Continued)**

**Guarantee Issue**

**Current Employees:** If you and your eligible dependents are enrolled in the plan and wish to increase your coverage, you can change your coverage by applying for additional benefit options during an annual enrollment period or within 31 days of a change in status. You may increase your coverage by one level without evidence of insurability up to three times annual earnings or $150,000 whichever is less. Any coverage over this Guarantee Issue amount(s) will be subject to evidence of insurability. Any increase in spouse coverage is subject to evidence of insurability.

If you and your eligible dependents are not currently enrolled in the plan, you may apply for coverage during an annual enrollment period or within 31 days of a change in status and will be required to furnish evidence of insurability for any amount of coverage.

**New Employees:** If you enroll within 31 days of your eligibility date, you may apply for any amount of coverage up to the lesser of three times annual earnings or $150,000 for yourself and coverage of $25,000 for your spouse. Any coverage over the Guarantee Issue amount(s) will be subject to evidence of insurability. If you and your eligible dependents do not enroll within 31 days of your eligibility date, you can apply for coverage only during an annual enrollment period or within 31 days of a change in status and will be required to furnish evidence of insurability for the entire amount of coverage.

If you and your eligible dependents enroll within 31 days of your eligibility date, and later, wish to increase your coverage, you may increase your coverage only at an annual enrollment period or within 31 days of a change in status. Evidence of insurability may be required.

Please see your Plan Administrator for your eligibility date.

**Term Life & AD&D Coverage Rates**

Rates shown are your Monthly deduction:

<table>
<thead>
<tr>
<th>Age Band</th>
<th>Employee &amp; Spouse per $1,000</th>
<th>Child Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>- 24</td>
<td>$.100</td>
<td>$2.080</td>
</tr>
<tr>
<td>25-29</td>
<td>$.100</td>
<td></td>
</tr>
<tr>
<td>30-34</td>
<td>$.123</td>
<td></td>
</tr>
<tr>
<td>35-39</td>
<td>$.134</td>
<td></td>
</tr>
<tr>
<td>40-44</td>
<td>$.192</td>
<td></td>
</tr>
<tr>
<td>45-49</td>
<td>$.297</td>
<td></td>
</tr>
<tr>
<td>50-54</td>
<td>$.448</td>
<td></td>
</tr>
<tr>
<td>55-59</td>
<td>$.621</td>
<td></td>
</tr>
<tr>
<td>60-64</td>
<td>$.970</td>
<td></td>
</tr>
<tr>
<td>65-69</td>
<td>$1.870</td>
<td>NOTE: The premium paid for child coverage is based on the cost of coverage for one child, regardless of how many children you have.</td>
</tr>
<tr>
<td>70-74</td>
<td>$3.040</td>
<td></td>
</tr>
<tr>
<td>75+</td>
<td>$5.800</td>
<td></td>
</tr>
</tbody>
</table>

**Insurance Age**

NOTE: Your rate will increase as you age and move to the next age band.

Your and your spouse’s rate is based on your insurance age. To calculate your insurance age, subtract your year of birth from the year your coverage becomes effective. This is adjusted annually each January 1st.
Term Life Insurance and AD&D Coverage Highlights (Continued)

To calculate your cost, complete the following by selecting your coverage amount and rate (based on your insurance age).

**Term Life and AD&D Calculation Worksheet**

<table>
<thead>
<tr>
<th>Coverage Amount</th>
<th>Increment</th>
<th>Rate</th>
<th>Monthly Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee $50,000</td>
<td>+ $1,000 x</td>
<td>$100</td>
<td>$500</td>
</tr>
<tr>
<td>Spouse $75,000</td>
<td>+ $1,000 x</td>
<td>$150</td>
<td>$750</td>
</tr>
<tr>
<td>Children $25,000</td>
<td></td>
<td>$2.80</td>
<td>$70</td>
</tr>
</tbody>
</table>

**Total Monthly Cost**

**Additional Benefits**

**Survivor Financial Counseling Services**

This personalized financial counseling service provides expert, objective financial counseling to survivors and terminally ill employees at no cost to them. This service is also extended to employees upon the death or terminal illness of their covered spouse. The financial counselors, all highly trained attorneys, help develop strategies needed to protect resources, preserve current lifestyles, and build future security. At no time will the counselor offer or sell any product or service.

**Portability**

If you retire, reduce your hours or leave your employer, you can take this coverage with you according to the terms outlined in the contract. However, if you have a medical condition which has a material effect on life expectancy, you will be ineligible to port your coverage.

**Accelerated Benefit**

If you become terminally ill and are not expected to live more than twelve months, you may request up to 50% of your life insurance amount up to $600,000, without fees or present value adjustments. A doctor must certify your condition in order to qualify for this benefit. Upon your death, the remaining benefit will be paid to your designated beneficiary(ies). This feature also applies to your covered dependents.

**Waiver of Premium**

If you become disabled (as defined by your plan) and are no longer able to work, your premium payments will be waived during the period of disability.

**Retained Asset Account**

Benefits of $10,000 or more are paid through the UnumProvident Retained Asset Account. This interest-bearing account will be established in the beneficiary’s name. He or she can then write a check for the full amount or for $250 or more, as needed.

**Additional AD&D Benefits**

**Education Benefit:** If you or your insured spouse die within 365 days of an accident, an additional benefit is paid to your insured dependent child(ren). Your child(ren) must be a full-time student beyond grade 12.

**Seat Belt/Air Bag Benefit:** If you or your insured dependent(s) die in a car accident and are wearing a properly fastened seat belt and/or are in a seat with an air bag, an amount will be paid in addition to the AD&D benefit.

**Limitations/Exclusions/Termination of Coverage**

**Suicide Exclusion**

Life benefits will not be paid for deaths caused by suicide in the first twenty-four months after your effective date of coverage.

No increased or additional benefits will be payable for deaths caused by suicide occurring within 24 months after the day such increased or additional insurance is effective.
AD&D Benefit Exclusions

AD&D benefits will 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, 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;
- Attempt to commit or commission of a crime;
- 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;
- Operating any motorized vehicle while intoxicated. (“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.)

Termination of Coverage

Your coverage and your dependents’ coverage under the Summary of Benefits ends on the earliest of:

- 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;
- For dependent’s coverage, the date of your death.

In addition, coverage for any one dependent will end on the earliest of:

- The date your coverage under a plan ends;
- The date your dependent ceases to be an eligible dependent;
- For a spouse, the date of divorce or annulment.

UnumProvident will provide coverage for a payable claim which occurs while you and your dependents are covered under the policy or plan.
Next Steps

How to Apply

Current employees: To apply for coverage, complete your enrollment form during the designated annual enrollment period or within 31 days of a change in status.

For new employees: To apply for coverage, complete your enrollment form within 31 days of your eligibility date.

All employees: 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 UnumProvident's expense.

Effective Date of Coverage

Please see your Plan Administrator for your effective date.

Delayed Effective Date of Coverage

Employee: Insurance coverage will be delayed if you are not in active employment because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective.

Dependent: Insurance coverage will be delayed if that dependent is totally disabled on the date that insurance would otherwise be effective. Exception: infants are insured from live birth.

"Totally disabled" means that, as a result of an 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.

Changes to Coverage

Each year you and your spouse will be given the opportunity to change your Life and AD&D coverage. Life coverage increase of more than one level and/or over the Guarantee Issue Amounts will be medically underwritten and will require evidence of insurability and approval by UnumProvident's Medical Underwriters. The suicide exclusion will apply to any increase in coverage.

Questions

If you should have any questions about your coverage or how to enroll, please contact your Plan Administrator.

This plan highlight is a summary provided to help you understand your insurance coverage from UnumProvident. Details may differ from state to state. Please refer to your certificate booklet for your complete plan description. If the terms of this plan highlight summary or your certificate differ from your policy, the policy will govern.

Survivor financial counseling services are provided exclusively by The Ayco Company, L.P. The services are subject to availability and may be withdrawn by UnumProvident without prior notice.

Underwritten by: Unum Life Insurance Company of America, 2211 Congress Street, Portland, Maine 04122, www.unumProvident.com

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INSURANCE PROTECTION FOR THE IMPORTANT THINGS IN LIFE

Consider these facts:

• Two people are killed as a result of an accident every 10 minutes.1

• Unintentional injuries are the leading cause of death among all persons ages one to 38.1

What kind of future do you picture for yourself and your family? A comfortable lifestyle doing the things you’ve always wanted to do? Living life to the fullest? Now imagine that picture without you in it, or with you being severely injured. Would your family be financially able to continue the lifestyle you imagined? Or would the absence of your income, on top of everyday expenses, jeopardize those plans?

LIFE INSURANCE PROTECTION AND MORE

Your employer is offering an added safeguard against these worries — UnumProvident Term Life and Accidental Death & Dismemberment (AD&D) insurance. This valuable coverage, available through convenient payroll deduction, provides:

• flexible, affordable life insurance protection,
• additional benefits if you suffer an accidental death, and
• help with the high cost of recovery and rehabilitation if you suffer an accidental dismemberment.

Also included with this coverage are a variety of valuable benefits and services.
MORE THAN JUST A BENEFIT CHECK
UnumProvident offers caring, professional services and plans that go beyond what you might expect from life insurance protection.

- **Additional AD&D Benefits**
  In addition to the policy’s AD&D benefits, coverage includes an education benefit, which means if you or your insured spouse dies within 365 days of a covered accident, an additional benefit is paid to your insured children (full-time students beyond grade 12). A seatbelt/air bag benefit is paid in addition to AD&D benefits if you or your insured dependent(s) die in a car accident while wearing a seat belt or in a seat with an air bag. See the policy for full details.

- **Survivor Financial Counseling Service**
  In addition to emotional issues, there are many difficult decisions that accompany the death of a loved one. To help ensure that your family has a strong shoulder to lean on, this policy includes specialized survivor financial counseling services. The survivor financial counseling service offers personalized financial planning and counseling at no cost to family members, in the event of your or your covered spouse’s death or terminal illness. Counselors answer questions objectively without selling anything. Features include:
  - Telephonic financial counseling and tax advice — regardless of life insurance benefit amount or income level
  - A detailed personalized financial plan based on your family’s needs
  - Guidance for up to 12 months from your counselor, via toll-free phone service

- **Accelerated Benefit: Help for Here and Now**
  If you or your covered spouse become terminally ill with less than 12 months to live, you have the option to receive a portion of your life insurance benefit in advance (amount subject to your plan maximum). There are no restrictions on how this money can be spent, and no fees will be charged.

- **Guarantee Issue**
  During the initial enrollment period, if you (and your dependents) are eligible for coverage, you are guaranteed to receive a specified amount of insurance without answering any health questions. (See the Plan Highlights for details.)

- **Security Account**
  The emotional trauma of death can make it difficult to deal with practical decisions. To help, we deposit benefit checks of $10,000 or more in an account, where the money earns interest while beneficiaries are attending to more immediate needs.

- **Portability**
  Under the portability provision, if your employment situation changes, you may be eligible to keep your coverage at affordable group rates.¹

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### MAINTAINING YOUR FAMILY’S STANDARD OF LIVING
Take a minute to consider how much life and AD&D insurance you may need. What would it take to maintain your family’s standard of living and cover future plans?

### OUTSTANDING DEBT
How much is needed to pay off your existing debt?

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mortgage</td>
<td>$</td>
</tr>
<tr>
<td>Car payment</td>
<td>$</td>
</tr>
<tr>
<td>Credit card debt</td>
<td>$</td>
</tr>
<tr>
<td>Other debt</td>
<td>$</td>
</tr>
</tbody>
</table>

(A helpful rule of thumb is to multiply your current salary by 3 to 5 years to cover these expenses for your family.)

### ONGOING EXPENSES
How much is needed for food, rent, clothing, utilities, daycare and other family expenses?

<table>
<thead>
<tr>
<th>Expense Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$</td>
</tr>
</tbody>
</table>

### FUTURE PLANS
How much is needed for college education, weddings, home renovations/repairs or other plans?

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$</td>
</tr>
</tbody>
</table>

**TOTAL**

<table>
<thead>
<tr>
<th></th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$</td>
</tr>
</tbody>
</table>

Subtract any existing coverage you may have

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$</td>
</tr>
</tbody>
</table>

Consider this amount of life insurance

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$</td>
</tr>
</tbody>
</table>

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² Survivor financial counseling services are provided exclusively by The Ayco Company, L.P., a Goldman Sachs Company. These services may be withdrawn by UnumProvident without prior notice.
³ If you have an injury or sickness, you may be unable to port your coverage; however, under the Conversion provision, you may be able to convert your Term Life coverage to an individual life insurance policy. See your Employer’s Policy or Summary of Benefits for details.

The provisions may vary or be unavailable in some states. There may be exclusions and limitations that may affect any benefits payable. See your Employer’s Policy, Summary of Benefits or UnumProvident representative for specific provisions and details of availability.

Underwritten by the following subsidiary of UnumProvident Corporation:
Unum Life Insurance Company of America
2211 Congress Street, Portland, ME 04122
www.unum provident.com

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