

Virginia

2020 Life and Disability Plans (2-50 employees)

For extra support, our life and disability plans offer Resource Advisor, which includes behavioral, financial and legal counseling, as well as helpful online services and tools for the whole family.

Life AD & D	Benefits amount	Salary based
Groups with 2-9	\$15,000/\$25,000/\$30,000/\$50,000	1x salary (\$100,000 maximum)
Groups with 10-50	Minimum: \$15,000 Maximum: \$350,000	1x, 2x or 3x salary (\$25,000 minimum, \$350,000 maximum)
Dependent Life included at employer's option	\$10,000 spouse/\$5,000 child \$5,000 spouse/\$2,500 child \$20,000 spouse/\$10,000 child ¹	N/A

Basic Life benefit amount of \$10,000 available for groups that also purchase Optional Supplemental life.

¹ Only available to groups of 10-100.

Optional and Voluntary Life	Benefits amount	Salary based
Groups with 10-50	Minimum: \$25,000 Maximum: \$300,000	1x, 2x or 3x salary (\$300,000 maximum)
Dependent Life included at employer's option	Spouse coverage \$10,000 to \$50,000 in increments of \$5,000	Child coverage: \$5,000, \$10,000 or \$15,000 for each child

AD&D included at employer's discretion.

Short-term Disability (STD)	Benefit
Groups with 2-50	Salary based plans of 50%, 55%, 60% or 67%. ¹ Flat benefit plan of \$200 or \$250/week. ²

¹ 2-9, 50%, 55% plans not available; 67% plans must be non-contributory. 40% plan available for groups of 10+ at UW discretion.

² For groups of 10+, \$100 or \$150/week available at UW discretion.

Voluntary Short-term Disability (VSTD)	Benefit
Groups with 10-50	Salary based plans of 50%, 55% or 60%. Flat benefit plan of \$200 or \$250/week.

Long-term Disability (LTD)	Benefit
Groups with 2-9	Salary based plans of 60%
Groups with 10-50	Salary based plans of 50%, 60% or 67%. ¹

¹ 67% plans must be non-contributory. 40% available at UW discretion.

Voluntary Long-term Disability (VLTD)	Benefit
Groups with 10-50	Salary based plans of 50% or 60%

All product offerings are subject to regulatory review and approval and are subject to change.

Exclusions and limitations

1. Exclusions – Optional Life, Voluntary Life, Optional Dependent Life, Voluntary Dependent Life

Suicide is excluded, whether sane or insane, when death occurs within two years within two years after the date on which the deceased became insured for or elected an increased amount of insurance. The two year period includes the time coverage was in force under a Prior Plan, provided the Insured's coverage was in effect up until the date of such Prior Plan's termination.

2. Exclusions - Accidental Death & Dismemberment (AD&D), Optional AD&D, Voluntary AD&D

- a) Bodily or mental infirmity or illness or disease of any kind, or any medical or surgical treatment, diagnostic or preventive care (unless the treatment or care is provided in connection with a Loss.)
- b) Suicide or attempted suicide or self-inflicted injury whether committed while sane or insane.
- c) Committing or attempting to commit a felony, or engaging in any unlawful act or illegal occupation, or committing or provoking an unlawful act.
- d) An act or accident of war, declared or undeclared, whether civil or international, or any substantial armed conflict between organized forces of a military nature.
- e) Participation in any riot or violent disorder.
- f) An infection, unless caused by a visible external wound which was sustained by Accidental injury.
- g) Poisoning in any form, including, but not limited to, ingestion or inhalation of gas, fumes, chemicals, drugs, alcohol or any combination thereof.
- h) Being under the influence of any drug, narcotic, intoxicant or chemical, unless administered by or taken according to the advice of a Physician.
- i) Being intoxicated. "Intoxication" under this exclusion means being legally intoxicated as determined by the laws of the jurisdiction where the Accident occurred. Conviction is not necessary for determination of being intoxicated.
- j) Travel or flight in any aircraft except solely as a passenger in a powered civil aircraft having a valid and current airworthiness certificate and operated by a duly licensed or certified pilot while such aircraft is being used for the sole purpose of transportation only. Parachuting or descent from any aircraft in flight will be deemed to be part of such flight.
- k) Taking part in the sports of parachute jumping, skydiving or hang gliding.
- l) Riding, driving, or testing a motorized vehicle used in a race or speed contest.
- m) Any period while an Insured is confined to a penal or correctional institution.
- n) Any Loss or Injury as a result of autoerotic asphyxiation.
- o) Any Loss or Injury which occurs while in the course of operation of any Motorized Vehicle:
 - Under the influence of any intoxicant or drug, unless prescribed by a physician; or
 - If the Insured's blood alcohol concentration is in excess of the legal limit in the jurisdiction in which the Accident occurred.

3. Exclusions - Living Benefit/Accelerated Death Benefit

- a) The Terminal Condition is directly or indirectly due to or associated with an intentional self-inflicted injury or suicide attempt whether committed while sane or insane.
- b) We have been notified that all or a portion of the insured's Life Benefits are to be paid to the insured's former spouse as part of a divorce agreement.
- c) The Terminal Condition is directly or indirectly due to or associated with the insured committing or attempting to commit a felony, or engaging in any unlawful act or illegal occupation, or committing or provoking an unlawful act.
- d) The Terminal Condition is directly or indirectly due to or associated with alcohol or drug abuse.
- e) If the Accelerated Death Benefit election is forced by creditors or government agencies, we will honor it only to the extent required by law.
- f) No Accelerated Death Benefit will be payable if We have been notified that all or a portion of the insured's Life Benefits are to be paid to the insured's former spouse as part of a divorce agreement.

4. Exclusions - Short Term Disability and Voluntary Short Term Disability

- a) Voluntary Short Term Disability has a pre-existing condition exclusion. See the Certificate for terms and length of the pre-existing condition exclusion.
- b) The Policy does not cover any disabilities or loss caused by, resulting from, or related to any of the following:
 - War or an act of war, declared or undeclared, whether civil or international;
 - Service in the armed forces, military reserves or National Guard of any country or international authority, or in a civilian unit serving with such forces;
 - Self-inflicted Injury or Illness or the insured's attempt to commit suicide while sane or insane;
 - Active participation in a riot or civil commotion;
 - Participating in, committing or attempting to commit a felony, or any type of assault or battery, or engaging in an unlawful act or illegal occupation. This exclusion applies even if You plead to a lesser charge or no contest;
 - Operating any Motorized Vehicle if;
 - under the influence of any intoxicant unless administered on the advice of a physician; or
 - The insured's blood alcohol concentration is in excess of the legal limit in the state in which the Accident or Injury occurred.
 - Any accident, Injury or Illness caused by, resulting from, or related to the insured being under the influence of any illicit drug, narcotic, controlled substance or chemical unless administered on the advice of a physician;
 - Loss of professional license, occupational license or certification;

- Any Illness or Injury caused by or during employment for wage or profit, if You are eligible for coverage under Workers' Compensation or occupational disease law, or would have been eligible if the Plan Sponsor had not declined to provide Workers' Compensation insurance as allowed by the Plan Sponsor's state of domicile.
- c) In addition, the Policy will not pay a benefit for any period for which any of the following applies:
- You are no longer receiving, accepting or following Regular Care from a Physician;
 - With respect to a mental disorder, any period during which You are not under the continuing Regular Care of a Psychiatrist specializing in psychiatric care.
 - With respect to Alcoholism and Drug Addiction, any period during which You are not being actively supervised by and receiving continuing treatment from a rehabilitation center or a designated institution approved for such treatment by an appropriate body in the governing jurisdiction, or, if none, by Us.
 - You have applied for benefits under fraudulent circumstances and these circumstances resulted in a conviction of fraud.
 - You unreasonably fail to submit to an Independent Medical Exam requested by Us.
 - Disability results from cosmetic or reconstructive surgery, except for complications arising from such surgery, or surgery necessary to correct a deformity caused by Illness or accidental Injury.
 - The insured or the insured's Physician fails to provide any medical or any psychiatric records which We reasonably request.
 - Any period that any other requirement or condition of the Policy is not met, including but not limited to those listed in the *When Disability Benefits Ends* section of the certificate.

- Operating any Motorized Vehicle if;
 - under the influence or any intoxicant unless administered on the advice of a physician or;
 - The insured's blood alcohol concentration is in excess of the legal limit in the state in which the Accident or Injury occurred.
 - Any accident, Injury or Illness caused by, resulting from, or related to the insured being under the influence of any illicit drug, narcotic, controlled substance or chemical; unless administered on the advice of a physician;
 - Loss of professional license, occupational license or certification;
 - Any Pre-Existing condition, as further defined in the Exclusions section.
- c) In addition, the Policy will not pay a benefit for any period for which any of the following applies:
- You are no longer receiving, accepting or following Regular Care from a Physician;
 - With respect to a mental disorder, any period during which You are not under the continuing Regular Care of a Psychiatrist specializing in psychiatric care.
 - With respect to Alcoholism and Drug Addiction, any period during which You are not being actively supervised by and receiving continuing treatment from a rehabilitation center or a designated institution approved for such treatment by an appropriate body in the governing jurisdiction, or, if not, by Us.
 - You have applied for benefits under fraudulent circumstances and these circumstances resulted in a conviction of fraud.
 - You unreasonably fail to submit to an Independent Medical Exam requested by Us.
 - You are confined to a penal or correctional institution.
 - Disability results from cosmetic or reconstructive surgery, except for complications arising from such surgery, or surgery necessary to correct a deformity caused by Illness or accidental Injury.
 - The insured or the insured's Physician fails to provide any medical or any psychiatric records which We reasonably request.
 - Any period that any other requirement or condition of the Policy is not met, including but not limited to those listed in the *When Disability Benefits Ends* section of the certificate.

5. Exclusions - Long Term Disability and Voluntary Long Term Disability

- a) Long Term Disability has a pre-existing condition exclusion. See the Certificate for terms and length of the pre-existing condition exclusion.
- b) The Policy does not cover any disabilities or loss caused by, resulting from, or related to any of the following:
- War or any act of war, declared or undeclared, whether civil or international;
 - Service in the armed forces, military reserves or National Guard of any country or international authority, or in a civilian unit serving with such forces;
 - Active participation in a riot or civil commotion;
 - Participating in, committing or attempting to commit a felony, or any type of assault or battery, or engaging in an unlawful act or illegal occupation. This exclusion applies even if You plead to a lesser charge or no contest;