

Waiting Period	<p>The Waiting Period is the continuous period of time you must be in an Eligible Group before you are eligible for coverage. Your waiting period is as follows:</p> <p>If you are in an Eligible Group on or before July 1, 2025: 60 days If you enter an Eligible Group after July 1, 2025: 60 days</p> <p><i>Rehire</i> If your employment ends and you are rehired within 12 months, any prior period of work in an Eligible Group with your Employer, will apply toward the Waiting Period.</p>
Coverage Eligibility Date	<p>The date on which you, your Spouse, and your Children become eligible for coverage.</p> <p><i>For you</i> If you are in an Eligible Group, you are eligible for coverage on the later of:</p> <ul style="list-style-type: none">- the Policy Effective Date; or- the day after any applicable Waiting Period has been satisfied. <p><i>For your Spouse</i> If you elect coverage for yourself, your Spouse is eligible for coverage on the later of:</p> <ul style="list-style-type: none">- the date you are eligible for coverage; or- the date you first acquire a Spouse. <p><i>For your Children</i> If you elect coverage for yourself, your Children are eligible for coverage on the later of:</p> <ul style="list-style-type: none">- the date you are eligible for coverage; or- the date you first acquire a Child. <p><i>Coverage for your newly acquired Spouse or your newborn Children</i> Your newly acquired Spouse will automatically be enrolled in the lowest Coverage Amount available for 31 days from their Coverage Eligibility Date.</p> <p>If you wish to continue Spouse coverage, you must provide notification to us or your Employer on or before the end of the 31 day period and pay any additional premium. Life Coverage Amounts may be subject to Evidence of Insurability Requirements.</p> <p>Your newborn Child will automatically be enrolled in the lowest Coverage Amount available for 31 days from their Coverage Eligibility Date.</p> <p>If you wish to continue Child coverage, you must provide notification to us or your Employer on or before the end of the 31 day period and pay any additional premium. Evidence of Insurability may be required.</p> <p>If you already have coverage for your Children, your newborn Child will also be covered. You do not need to notify us or your Employer or pay any additional premium for your newborn Child.</p> <p>Late Enrollment <i>Life Coverage</i> If you do not apply for coverage during an Insured's Initial Enrollment or you voluntarily cancelled coverage for an Insured and are re-applying, you may apply for any life Coverage Amounts available during an annual Enrollment Period.</p> <p>Life Coverage Amounts may be subject to Evidence of Insurability Requirements.</p> <p><i>AD&D Coverage</i> If you apply for a life Coverage Amount for an Insured, and the Insured's Evidence of Insurability form, if required, is approved, the Insured will automatically be enrolled for an accidental death and dismemberment Coverage Amount at an amount equal to the Insured's life Coverage Amount.</p>

Applying for Changes in Coverage

Life Coverage

You may increase coverage for an Insured subject to the life Coverage Amounts available during an annual Enrollment Period.

Life Coverage Amounts may be subject to Evidence of Insurability Requirements.

AD&D Coverage

If you apply for an increase in life Coverage Amounts for an Insured and the Insured's Evidence of Insurability form, if required, is approved, the Insured's accidental death and dismemberment Coverage Amount will be increased to an amount equal to the Insured's life Coverage Amount.

You may also decrease coverage for an Insured subject to the life Coverage Amounts available at any time during the Policy Year. If you decrease an Insured's life Coverage Amount, the Insured's accidental death and dismemberment Coverage Amount will be decreased to an amount equal to the Insured's life Coverage Amount.

Evidence of Insurability Requirements

Evidence of Insurability is required for any life Coverage Amounts greater than:

Evidence of Insurability Amounts		
For you	For your Spouse	For your Children
\$150,000	\$30,000	Evidence of Insurability is not required.

Evidence of Insurability is also required for life Coverage Amounts if:

For you:

- you do not enroll for life insurance coverage during your Initial Enrollment Period;
- you voluntarily cancel or decline all or part of your life insurance coverage and reapply;
- you are currently enrolled and increase your life insurance coverage over the Evidence of Insurability Amounts shown above by any amount during an annual Enrollment Period; or
- you are currently enrolled and increase your life insurance coverage over the Evidence of Insurability Amounts shown above by any amount due to a Qualifying Life Event.

For your Spouse:

- you do not enroll your Spouse for life insurance coverage during your Spouse's Initial Enrollment Period;
- you voluntarily cancel or decline all or part of life insurance coverage for your Spouse and reapply;
- you are currently enrolled and you increase your Spouse's life insurance coverage over the Evidence of Insurability Amounts shown above by any amount during an annual Enrollment Period; or
- you are currently enrolled and you increase your Spouse's life insurance coverage over the Evidence of Insurability Amounts shown above by any amount due to a Qualifying life Event.

If you or your Spouse is not approved for the increase in your or your Spouse's coverage, you or your Spouse will automatically remain at the same amount of coverage you or your Spouse had prior to applying for the increase. However, if your or your Spouse's current amount of coverage is below the Evidence of Insurability Requirements, your or your Spouse's coverage will be increased to the next level as long as that level does not exceed the Evidence of Insurability Requirements.

If you are replacing similar coverage you had in force through your Employer's group policy with the prior carrier, Evidence of Insurability is not required for any life insurance

Start of Coverage

coverage an Insured had in force with the Employer's prior carrier on the termination date of the prior carrier's policy up to the maximum amount allowed under the Unum Group Life Insurance Policy.

Late Enrollment

Coverage applied for during an annual Enrollment Period will begin on:

- the first day of the next Policy Year for any Coverage Amounts not subject to Evidence of Insurability Requirements; and
- the first of the month coincident with or next following the date the Insured's Evidence of Insurability application is approved by us for any Coverage Amounts subject to Evidence of Insurability Requirements, but not earlier than the first day of the next Policy Year.

Coverage Effective Date for Changes in Coverage

Increases in coverage for an Insured made during an annual Enrollment Period will begin on:

- the first day of the next Policy Year for any Coverage Amounts not subject to Evidence of Insurability Requirements; and
- the first of the month coincident with or next following the date the Insured's Evidence of Insurability application is approved by us for any Coverage Amounts subject to Evidence of Insurability Requirements, but not earlier than the first day of the next Policy Year.

In addition, decreases in coverage for an Insured made at any time during the Policy Year will begin on the first of the month coincident with or next following the date you apply for the decrease in coverage.

Any increase or decrease in coverage will not affect a Payable Claim that occurs prior to the increase or decrease.

Coverage Effective Date for Plan Changes Requested by the Employer

Increases in coverage due to a plan change requested by your Employer will begin on the first of the month coincident with or next following the later of:

- the date of the plan change; or
- the date the Insured's Evidence of Insurability application is approved by us, for any Coverage Amounts subject to Evidence of Insurability Requirements.

Decreases in coverage due to a plan change requested by your Employer will take effect immediately but will not affect a Payable Claim that occurs prior to the decrease.

Coverage Effective Date if you are not in Active Employment

You must be in Active Employment in order for coverage to become effective for any Insured in accordance with the Coverage Effective Date and Coverage Effective Date for Changes in Coverage provisions.

If you are not in Active Employment due to a covered extended absence as outlined under the Continuation of your Coverage During Extended Absences provision on the date coverage would become effective for any Insured, the Insured's Coverage Effective Date will be the date you return to Active Employment.

In addition, your Spouse's and your Children's coverage may be delayed in accordance with the Delay of Coverage Effective Date for your Spouse and Children provision below.

Coverage Effective Date for Initial Enrollment, Late Enrollment, Changes in Coverage, and Plan Changes Requested by your Employer are subject to this provision.

A delay of Coverage Effective Date for an increase in coverage will not affect coverage that is currently in force.

Delay of Coverage Effective Date for your Spouse and

Your Spouse's Coverage Effective Date will be delayed if your Spouse:

- is an inpatient in a Hospital, Hospice, or other health care facility;
- is confined at home under the care of a Physician.

Children

If your Spouse's Coverage Effective Date is delayed due to the conditions above, your Spouse's coverage will begin on:

- the date your Spouse is no longer an inpatient in a Hospital, Hospice, or other healthcare facility; or
- the date your Spouse is no longer confined at home under the care of a Physician.

This provision does not apply to Children.