

LIFE & DISABILITY INSURANCE



GROUP INSURANCE

Eligible Cozen O'Connor employees are automatically enrolled in Unum group life, accidental death and dismemberment (AD&D) and long-term disability insurance. While your present coverage amount will be indicated on the Open Enrollment website, please note that you cannot change the amount which is calculated by salary/employee status. The following schedules apply:

Basic Life Reduction:

- Ages 65-69 = 65%;
- Ages 70+ = 50%

LONG-TERM DISABILITY DURATION:

AGE AT DISABILITY:	MAXIMUM PERIOD OF PAYMENT:
Less than age 62	To Social Security Normal Retirement Age (SSNRA)*
Age 62	60 months
Age 63	48 months
Age 64	42 months
Age 65	36 months
Age 66	30 months
Age 67	24 months
Age 68	18 months
Age 69 or older	12 months

* Please refer to the LTD duration schedule to the right to determine what your Social Security Normal Retirement Age (SSNRA) is based on your year of birth.

SSNRA BY YEAR OF BIRTH

YEAR OF BIRTH:	SSNRA
1937 or before	65 years
1938	65 years 2 months
1939	65 years 4 months
1940	65 years 6 months
1941	65 years 8 months
1942	65 years 10 months
1943-1954	66 years
1955	66 years 2 months
1956	66 years 4 months
1957	66 years 6 months
1958	66 years 8 months
1959	66 years 10 months
1960 and after	67 years

SUPPLEMENTAL LIFE INSURANCE

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New Hires

Cozen O'Connor offers Supplemental Life Insurance for you and your eligible dependents. New Hires can elect coverage within thirty days of hire without Evidence of Insurability (EOI) up to the following guaranteed issue limits:

- Employee: \$150,000
- Spouse: \$50,000
- Child(ren): \$10,000

Any new hire electing coverage over the above guaranteed issue limits is required to complete the EOI process.

Annual Open Enrollment Elections by Current Employees/Dependents

During annual open enrollment, current employees can newly obtain, increase or decrease their current election(s). Except for decreases/deletions, no changes will be effective without completion of the EOI requirement outlined below.

Evidence of Insurability (EOI) Process

Within fourteen days of an election requiring EOI, you must access and complete your request for coverage at <https://securehealth.unum.com/eoiaccess> - use Access Code: 2WIXGXB. UNUM will provide the Benefits Department with notification as to approval/denial. For questions regarding the process or results, please contact UNUM at **1-800-421-0344** (Monday – Friday, 8 a.m. – 8 p.m. ET).

SUPPLEMENTAL LIFE INSURANCE	
Coverage Max for Employee	Up to 5 times your salary in increments of \$10,000 - not to exceed \$500,000
Coverage Max for Spouse/Domestic Partner	Up to one-half of the coverage elected by the employee in increments of \$5,000 - not to exceed \$250,000
Coverage Max for Children (max age of 19 or students up to age 26)	Up to one-half of the coverage elected by the employee in increments of \$5,000 or \$10,000, not to exceed \$10,000
Age Reduction	Ages 70-74 = 67%; Ages 75 and over = 45%

Newly elected coverage is not effective until the employee completes the EOI underwriting process directly with UNUM by following the directions on the Oracle Enrollment portal. UNUM provides the Benefits Department and employee with notification of approval or denial.

SUPPLEMENTAL LIFE AND AD&D MONTHLY RATES

The monthly rate for Employee and Spouse/Domestic partner coverage is based on your insurance age, which is your age on January 1, 2022. At each Open Enrollment, please review your cost which may increase due to your being classified into a new age band. Should a coverage reduction occur due to age during the plan year, your payroll deduction will decrease according to the available coverage.

Note: The rates listed below are your monthly deduction for every \$10,000 of coverage purchased. To calculate your semi-monthly payroll deduction, please divide the amount by two.

AGE BAND	EMPLOYEE PER \$10,000 OF COVERAGE	SPOUSE/DOMESTIC PARTNER PER \$5,000 OF COVERAGE
- 24	\$.50	\$.25
25-29	\$.50	\$.25
30-34	\$.60	\$.30
35-39	\$.90	\$.45
40-44	\$1.20	\$.60
45-49	\$2.10	\$1.05
50-54	\$3.60	\$1.80
55-59	\$6.10	\$3.05
60-64	\$8.90	\$4.45
65-69	\$15.00	\$7.50
70-74	\$23.70	\$11.85

MONTHLY RATE FOR SUPPLEMENTAL LIFE FOR A CHILD
\$1.00 for \$5,000 of coverage; \$2.00 for \$10,000 of coverage
NOTE: The premium for child coverage is the total paid, regardless of how many children you have.
SUPPLEMENTAL AD&D RATE FOR AN EMPLOYEE PER \$10,000 OF COVERAGE
\$0.15