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**Enhanced Group Critical Illness for**

**Dr Pepper Snapple Group, Inc.**

**Situs State: TX**

**Product Options:**

* Employee only
  + Child coverage is automatically included with the employee coverage
* Employee and Spouse
  + You can only buy spouse coverage if you purchase employee coverage
* Choice benefit options are all guaranteed issue:
* Employee $5K, $10K, $15K, $20K, $25K, $30K
* Spouse $5K, $10K, $15K
* Child 25% of employee coverage amount

**Required Documents (must be presented at point of enrollment):**

[Click here](http://forms.unum.com/Employee/Forms.aspx?&SitusState=TX&SitusProducts=Enhanced+Group+Critical+Illness) to review legal and compliance documents. By electing coverage you will be confirming that you have reviewed all required legal and compliance documents.

**Eligibility Disclosure Statement (must be presented at point of enrollment):**

By electing coverage I am confirming that I am actively at work.

If electing spouse coverage I am also confirming that my spouse currently lives in the U.S.

**Marketing (please present at point of enrollment):**



* [Group Critical Illness Product Video](https://www.pages01.net/unum/videos/CI_CTA_EN-1795.html) / <https://www.pages01.net/unum/videos/CI_CTA_EN-1795.html>

**Rates: Monthlyper $1000**

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| --- | --- | --- |
| **With Cancer** | | |
| **Issue Ages** | **Non-Tobacco** | **Tobacco** |
| < 25 | $0.24 | $0.34 |
| 25 - 29 | $0.27 | $0.41 |
| 30 - 34 | $0.42 | $0.66 |
| 35 - 39 | $0.58 | $0.99 |
| 40 - 44 | $0.84 | $1.47 |
| 45 - 49 | $1.17 | $2.07 |
| 50 - 54 | $1.57 | $2.81 |
| 55 - 59 | $2.11 | $3.65 |
| 60 - 64 | $2.70 | $4.37 |
| 65 - 69 | $3.13 | $4.70 |
| 70 + | $7.44 | $12.78 |

|  |  |  |
| --- | --- | --- |
| **Wellness Benefit** | | |
| **Issue Ages** | **EE/CH** | **SP** |
| Monthly Cost per $**50** | $1.60 | $1.60 |

**How to Calculate GCI Rate**

1. Determine EE’s Age as of Effective Date of Coverage (same needed for SP if coverage elected)

Example: EE is 37 and SP is 47

2. Determine EE’s Tobacco Use (same needed for SP if coverage elected)

Example: EE is Smoker and SP is Non-Tobacco

3. Determine number of units ($1K per unit) based on Benefit Amount elected (same needed for SP if coverage elected)

Example: EE elects $20K=20 units and SP elects $10K=10 units

4. Calculation

EE: (0.99\*20 units)+1.60= $21.40 Monthly SP: (1.17\*10 units)+1.60=$13.30 Monthly

* To simplify the offering, all riders are Employer choice and included in the rates so that all Employees electing coverage will receive the riders
* Spouse coverage assumes that platform can rate based on spouse age and tobacco status.
* Spouse issue ages 17 through 64 years
  + Spouse rates over age 64 are available for applications taking over prior carrier coverage only.
* Dependent Children issue ages are newborn up to their 26th birthday or through the maximum coverage age defined in the policy.

**If employee has existing coverage:**

* The coverage will need to be stacked so that the employee keeps the premium associated with the originally purchased coverage and stack the newly elected coverage at its attained age rate (potentially moving age bands).
* Total coverage amount cannot exceed the GI Max.
* The additional Wellness Premium will only be charged on the initial policy and not on subsequent increase policies.

***Technology Provider Affirmation Statement (Following text not to be displayed on host system):***

***Privacy and Data Security.*** *It is a condition of offering Unum insurance products and services on a technology platform provided by a customer, broker or other third party that you as  the technology provider bear full responsibility for maintaining the integrity and confidentiality of all Unum propriety data and all personally identifiable data collected or transmitted by, or stored on, the platform relating to Unum customers or business (“data”). You must maintain industry standard security safeguards, training procedures and risk controls to mitigate the loss, destruction or misappropriation of the data and allow us to evaluate the adequacy of such measures. You must comply with federal and state privacy and data security laws and must immediately notify Unum of any data breach involving Unum or its customers.  You may not transmit data to, or store data on, systems outside the United States. You must use encryption technology for data at rest or in transit.*

***Regulatory Compliance.*** *Unum retains the right to test and validate the platform to ensure compliance with instructions provided by us relating to disclosure and marketing requirements applicable to Unum products and services, including obtaining any required e consents.  Your obligations include authenticating user identities, accurately displaying all required documents, transmitting data to Unum by secure means, and maintaining an audit trail of Unum related platform activities.*

***Assisted Enrollments.*** *Use of benefit counselors or call centers requires adherence to Unum’s licensing and appointment and telephonic recording requirements.*