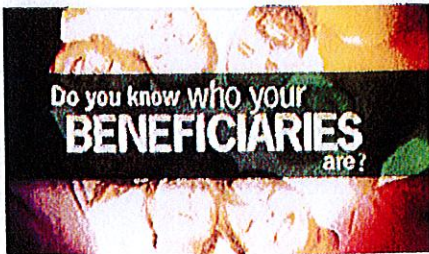


Life Insurance Plans

University of Detroit Mercy provides all eligible employees **Basic Life and Accidental Death & Dismemberment** Insurance through UNUM. Life insurance provides a benefit to your beneficiary in the event of your death while you are employed. The AD&D amount is equal to your life insurance amount and is also payable to your beneficiary if you die as a result of an accident. The AD&D insurance may also pay a benefit to you if you have certain injuries. Please review your UNUM plan booklet for more details.

Benefit Highlights	Basic Life and AD&D
Life Coverage Amount	1 x Base Annual Earnings to a maximum of \$100,000
Accidental Death & Dismemberment	1 x Base Annual Earnings to a maximum of \$100,000
Benefit Reduction Schedule	No Age Reductions
Added Features	Waiver of Premium, Accelerated Death Benefit, Conversion, Seatbelt/Airbag Benefit



Do you remember who you listed as your beneficiary?

Take the time to update your information with your Human Resource Department.