

Employee benefit offering for:



BENEFIT OFFERED BY



Individual Whole Life Insurance

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**Dennis Connor** – Vice President Voluntary Benefits –  
Tompkins Insurance

**Mary Kate Messner** – Senior Account Manager -  
Unum

# Whole Life Insurance

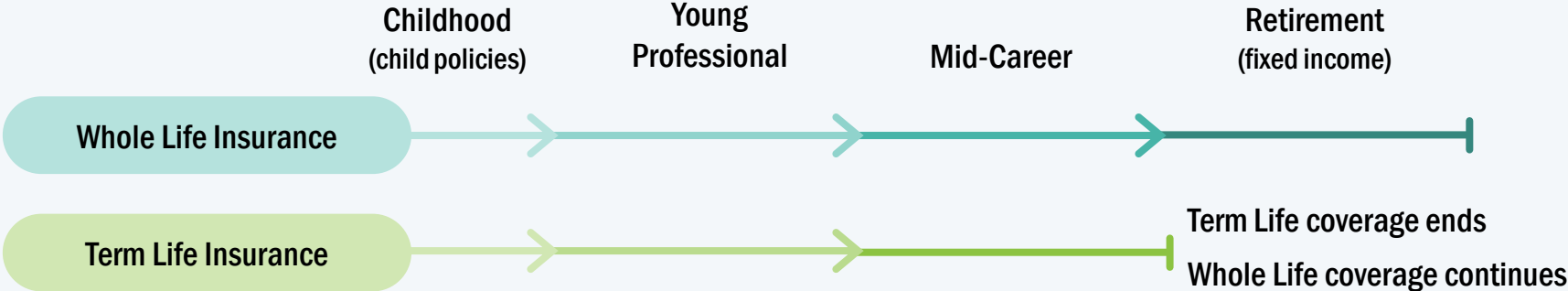
## What is Whole Life Insurance?

- Provides benefits for a lifetime
- More than just a death benefit - value employees can use during times of need.

## Death benefit plus cash accumulation

- Can help pay final expenses
- Can provide a living benefit to help pay for expenses associated with Long-Term Care<sup>1</sup>
- Accumulates cash value at a guaranteed interest rate; employees can borrow against this value<sup>2</sup>

## Whole Life Provides a Lifetime of Coverage



### Guaranteed

#### Level Death Benefit

- Benefit does not decrease with age
- Payable directly to your designated beneficiary(ies)

#### Level Premiums

- Premiums are based on your age at policy issue
- Policy premiums do not increase as the you age

#### Cash Value

- Whole Life policies accumulate guaranteed cash value\*\*
- You can either borrow from this value or use it to buy a smaller paid-up policy.

#### Death Benefit Calculation

$$\begin{aligned}
 &\text{policy face amount} \\
 &+ \text{policy riders} \\
 &- \text{unpaid premiums} \\
 &- \text{outstanding policy loans} \\
 &- \text{advance payments} \\
 \hline
 &\text{death benefit*}
 \end{aligned}$$

#### Cash Value Accumulation

- At age 36, Derek buys a Whole Life policy with a \$75,000 benefit.
- At age 65, he has \$28,650 in accumulated value.

<sup>1</sup> Accelerated benefit payments will reduce the amount the policy pays upon the recipient's death. Receipt of accelerated death benefits may adversely affect eligibility for public assistance programs. Benefits paid under the accelerated death benefit provision may be taxable. Individuals should consult with a qualified tax advisor before requesting accelerated benefit payment. <sup>2</sup> Accessing the accumulated cash value reduces the death benefit by the amount accessed. Cash value will be reduced by any outstanding loans against the policy.

\*If premiums were paid for a time period after date of death, those will be refunded as part of the death benefit.

\*\*Based on a non-forfeiture interest rate of 3.75% and the 2017 CSO mortality table. If the insured individual is still living at the policy maturity date, he or she receives the accumulated cash value, and the policy terminates. This amount is equal to the face value of the policy minus any borrowing or advanced payments.

# Long Term Care Benefits

## Unum Differentiators

- No permanency requirements
- Work directly with agency or facility at claim time for ongoing medical updates
- Guarantees of Whole Life Insurance afford robust long term care benefits at retirement age

## Rider Options

### LONG TERM CARE RIDER

This rider allows you to access the death benefit after you have been receiving Long Term Care for 90 days (subject to rider conditions).

It can pay a monthly benefit for a period of long term care. The benefit amount and duration is based on the type of care you receive.

Automatically included on all eligible employee and spouse policies ages 15-70 with a minimum \$10,000 face amounts.

Long Term Care Rider is not available in HI, NY, and UT.

### RESTORATION BENEFITS RIDER

The Restoration Benefits Rider restores the policy values on a monthly basis as benefits are paid under the Long Term Care Rider.

Can restore 100% of the policy's specified amount (face amount), death benefit and cash value

Policy values reduced under the Long Term Care Rider will be restored one time

Employee-elected rider for employee and spouse policies ages 15-60, if available.

Restoration Benefits Rider is not available in CA, CT, FL, NH, NC, OR, PA, TX, and WA.

## Both Riders

- Rates are based on age at issue and whether you use tobacco.
- Rider is tax-qualified, which means that any benefits you receive will not be taxed\*
- If you are receiving benefits, you don't have to pay the policy's monthly premiums, even if your policy does not have the Waiver of Premium Rider.

\*Based on current tax laws  
Riders not available with paid-up at 70 policies.  
Benefits and rates may vary in some states.

# Long Term Care Rider

## How It Works

› Benefits are payable once a physician certifies the insured is **chronically ill** and has been receiving **qualified long term care services** for 90 days, subject to the conditions of the rider.

↓  
**Qualified long term care services** are services required by a chronically ill person (such as therapeutic, rehabilitative or personal care services).

› **Chronically ill** means the insured has been certified as:

- Requiring assistance with at least 2 **Activities of Daily Living (ADLs)** for at least 90 days. OR
- Having a severe cognitive impairment requiring substantial supervision.

› **ADLs** are bathing, dressing, toileting, transferring, eating, and continence

› For **long term care facility, nursing home care, or assisted living facility**, provides a maximum monthly benefit that is the lesser of:

- 6% of the death benefit, less any policy debt at the end of the waiting period, or
- \$3,000

› For **home health care or adult day care**, provides a maximum monthly benefit that is the lesser of:

- 4% of the death benefit, less any policy debt at the end of the waiting period;
- your actual monthly expenses; or
- \$1,500

› The **benefit period maximum** is 100% of the death benefit, less any policy debt at the end of the waiting period for each benefit period.

\*\*Not available in all states  
Benefits and rates may vary in some states.

# Whole Life Insurance Offering

## Highlights

- Coverage is portable
- Living benefit included with all policies at no extra premium – allows access to death benefit when medical condition limits life expectancy to 24 months or less (12 months in Washington)

## Whole Life Offering for Teva Pharmaceuticals Employees

### Coverage Amounts & Riders

Employee: \$10,000 to \$300,000 in \$10,000 increments

- Guaranteed Issue: \$100,000

Spouse: \$10,000 to \$70,000 in \$10,000 increments

- Guaranteed Issue: \$30,000
- You can purchase coverage for your spouse even if you do not purchase coverage for yourself

Child: \$5,000 - \$25,000 in \$5,000 increments

- One policy covers one child or grandchild
- You can purchase child coverage even if you do not purchase coverage for yourself

Long Term Care Rider:

- Available for employees and spouses
- Issue ages 15 to 70

## How Guaranteed Issue Works

### INITIAL ENROLLMENT

You can elect up to \$100,000 for you and \$30,000 for your spouse with *no* medical questions or health exams.

If you do not enroll during your initial enrollment

When coverage is offered again at annual enrollment, you can apply but you will need to answer health questions for any amount which means you could be declined coverage.

### FUTURE ENROLLMENTS

You can increase your coverage up to \$100,000 and your spouse's \$30,000 for your spouse with *no* medical questions or health exams. The cost of new coverage would be based on current age.

# Whole Life Insurance Offering

## What Impacts Your Premiums?

- Age
- Tobacco Usage
- State of Residence
- Availability of Riders

## How Your Premiums Work

\$30,000 coverage		
Issue age	Bi-Weekly Cost	Guaranteed cash value at 65
25	\$12.72	\$11,592
35	\$17.36	\$10,348
45	\$27.76	\$8,393

\$50,000 coverage		
Issue age	Bi-Weekly Cost	Guaranteed cash value at 65
25	\$21.20	\$19,320
35	\$28.92	\$17,246
45	\$46.24	\$13,988

\$100,000 coverage		
Issue age	Bi-Weekly Cost	Guaranteed cash value at 65
25	\$42.36	\$38,640
35	\$57.82	\$34,493
45	\$92.46	\$27,976

For illustration only. Actual cost and cash value may vary.

# Whole Life with Long Term Care



## LEGISLATIVE RESPONSE TO LTC NEED



- Washington Cares Act – mandatory LTC benefit established in 2019
- Pays a lifetime benefit of \$36,500
- Employee payroll tax of .58% begins 7/1/2023
- Exemptions are allowed for employees who already own a qualified LTC benefit
- CA, AK, CO, HI, IL, MI, MN, MO, NY, PA, OR, and UT are all in various stages of approving similar legislation

# Questions?







# Aetna Supplemental Health Plans

Teva Pharmaceuticals USA, Inc.



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57.25.303.1 (1/21)

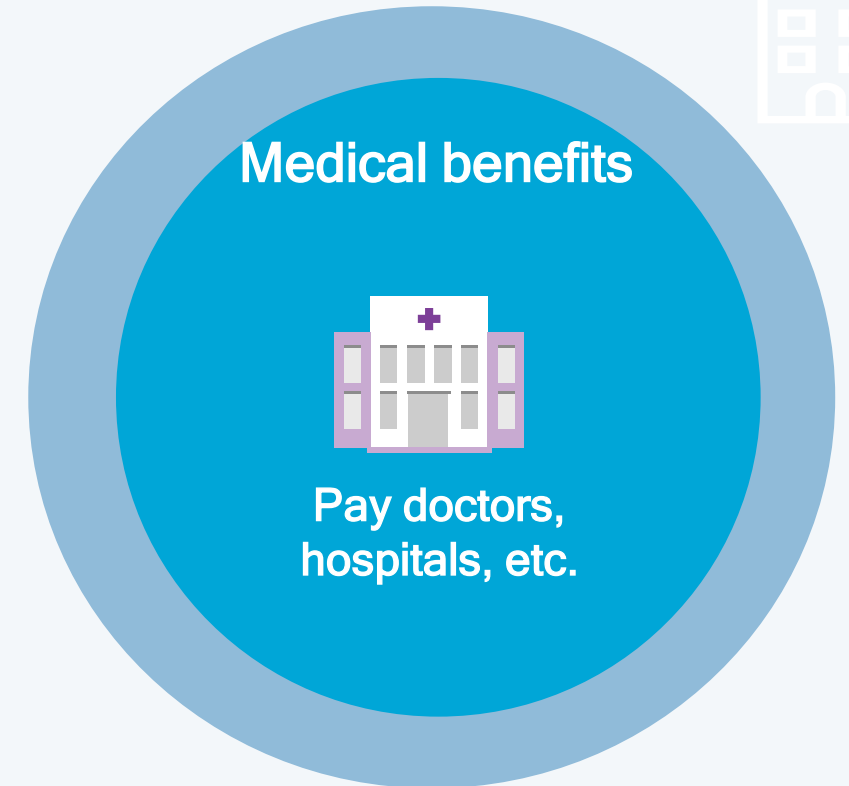
Insurance plans are offered and/or underwritten by Aetna® Life Insurance Company (Aetna)

# Extra protection and a little extra help

Aetna® Supplemental Health Plans pay cash benefits for expected – and unexpected – medical events.

You can use the money for anything you want, like:

- Deductibles or copays
- Mortgage or rent
- Childcare
- Groceries or utility bills



# What else do I need to know?

Coverage that  
fits your  
individual  
needs



- Your new Aetna® supplemental health plans will become effective **January 1, 2023**.
- If you have coverage with the prior carrier, you will be automatically enrolled in a comparable Aetna plan.
  - Continue to submit claims through your prior carrier for events that occur until December 31, 2022.
- If you're newly eligible or would like to change your coverage, visit [www.mytevaenefits.com](http://www.mytevaenefits.com).
- You can buy coverage for your spouse and dependent child(ren).
- These plans are guaranteed issue. You won't be asked any medical questions to enroll.

Easy to enroll • Affordable group rates • Guaranteed issue • No doctor exam or medical questions



# Aetna Accident Plan

## Benefits for:

- Initial care treatment
- Ambulance
- X-rays & medical imaging
- Follow-up care treatment
- Therapy services
- Traumatic brain injury
- Fractures & dislocations
- Inpatient hospital treatment
- Surgical care
- Burns
- Paralysis
- Accidental death & dismemberment
- Organized sports benefit\*
- **\$50** health screening benefit

**...and more!** See the benefit summary included in your enrollment materials for a full list of benefits and details.

\*The organized sports benefit pays an additional 25 percent for a covered member's injuries sustained while engaged in an organized sports activity.



## How it works



- The Aetna® Accident Plan is designed to help cover out-of-pocket costs related to an accident that happens on or off the job.
- Members receive cash benefits for a variety of accidental injuries and treatment as specified in the benefit summary.

# Heather's story

## Aetna Accident Plan example\*



Heather's 10-year-old son recently had a bad fall while playing on his school's soccer team and broke his leg.



Between the ER visit, surgery, doctors' visits, and physical therapy, the bills really added up.



Fortunately, Heather and her son were members of the Aetna® Accident Plan.

### • Be ready for when real life happens



Heather's plan paid her the cash benefits for her son's treatments, which she used to help pay her deductible and co-insurance – plus her mini-van payment.

Covered care	Benefit
Trip to the ER	\$200
X-ray	\$60
Surgery for a broken leg	\$8,000
Crutches ( <i>appliances</i> )	\$250
Follow-up care visit	\$50
Physical therapy ( <i>six visits</i> )	\$210
Organized sports* (+25%)	\$2,192.50
<b>Total benefits paid</b>	<b>\$10,962.50</b>

\*This example is for illustrative purposes and does not reflect events experienced by an actual participant. Please note, benefits are paid to members with active coverage at the time of the event.

\*The organized sports benefit pays an additional 25 percent for covered members' injuries sustained while engaged in an organized sports activity.





# Aetna Critical Illness Plan

## Full face-amount benefits for:

- Heart attack & stroke
- Invasive cancer
- Organ failure & coma
- Loss of speech, sight or hearing
- Lupus & multiple sclerosis
- Parkinson's & Alzheimer's

## Partial face-amount benefits for:

- Non-invasive cancer & skin cancer
- Coronary bypass
- **\$50** health screening benefit

**...and more!** Recurrence and subsequent diagnoses\* are also covered. See the benefit summary included in your enrollment materials for a full list of benefits and details.

\*To qualify for benefits, recurrence (the same) illness and subsequent (different) diagnoses must occur at least 180 treatment-free days after the initial diagnosis. If two critical illness diagnoses occur on the same day, you'll receive the highest benefit of the two.



## How it works



- The Aetna® Critical Illness Plan is designed to help cover out-of-pocket costs related to the diagnosis of a covered serious illness.
- Members receive a lump sum cash benefit upon diagnosis, as specified in their benefit summary.
- Employees have a choice of nine plan options with a maximum benefit ranging from \$10K to \$50K per diagnosis.
- Benefits for spouses and dependent children are based on 50 percent of the employee's benefits.
- Rates are based on the employee's age and tobacco status.

# Loretta's story

## Aetna \$10K Critical Illness Plan example\*



After a routine mammogram, Loretta was diagnosed with breast cancer.



After surgery, chemo, and countless doctors' visits, her bills really started to pile up.



That's where her Aetna® Critical Illness Plan helped the most - plus, getting her benefits was fast and easy.

### • Support in times of need



While she focused on getting well, Loretta was able to use the cash for medical bills, plus extras like childcare and her mortgage.

Covered diagnosis	Benefit
Health screening	\$50
Cancer diagnosis ( <i>invasive</i> )	\$10,000
<b>Total benefits paid</b>	<b>\$10,050</b>

\*This example is for illustrative purposes and does not reflect events experienced by an actual participant. Please note, benefits are paid to members with active coverage at the time of the event.



# Hung's story

## Aetna \$50K Critical Illness Plan example\*



Hung knew his family had a history of heart disease. Hung tried to eat right and exercise, so his heart attack took him completely by surprise.



Even months later, Hung had a stroke. He's expected to make a full recovery, but— those bills.



That's where his Aetna® Critical Illness Plan helped the most. After his claims were approved, the money was deposited directly into his bank account.

### • Support in times of need



While focusing on his recovery, Hung was able to use the cash for medical bills, plus extras like childcare and his mortgage.

Covered diagnosis	Benefit
Heart attack	\$50,000
Stroke ( <i>subsequent diagnosis</i> )**	\$50,000
<b>Total benefits paid</b>	<b>\$100,000</b>

\*This example is for illustrative purposes and does not reflect events experienced by an actual participant. Please note, benefits are paid to members with active coverage at the time of the event.

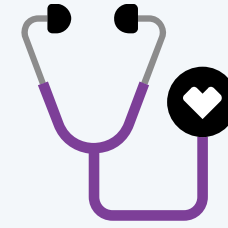
\*\*Subsequent diagnoses must occur at least 180 treatment-free days after the initial diagnosis.





# Health screening benefit

## Get rewarded for taking better care of your health



Your Aetna® Accident and Critical Illness Plans pay **\$50** per member per year when you or a covered member get one of the preventive health screenings listed below.\* You could collect up to **\$100** per member per year if you enroll in both plans.

- Biopsies for cancer
- Blood chemistry panel
- Bone marrow screening
- Bone mass density measurement (DEXA, DXA)
- Breast sonogram
- Cancer antigen 125 blood test for ovarian cancer (CA 125)
- Cancer antigen 15-3 blood test for breast cancer (CA 15-3)
- Carotid doppler ultrasound
- Chest X-ray (CXR)
- Carcinoembryonic antigen blood test for colon cancer (CEA)
- Clinical testicular exam
- Colonoscopy
- Complete blood count (CBC)
- COVID-19 preventive tests
- Cytologic screening
- Dental exam
- Digital rectal exam (DRE)
- Doppler screening for cancer
- Doppler screenings for peripheral vascular disease (also known as arteriosclerosis)
- Echocardiogram (ECHO)
- Electrocardiogram (EKG, ECG)
- Electroencephalogram (EEG)
- Endoscopy
- Eye exam
- Fasting blood glucose test
- Fasting plasma glucose test
- Flexible sigmoidoscopy
- Hearing test
- Hemocult stool analysis
- Hemoglobin A1C
- Human papillomavirus vaccination (HPV)
- Immunizations
- Lipoprotein profile (serum plus HDL, LDL, total cholesterol, and triglycerides)
- Mammography
- Oral cancer screening
- Pap smear
- Prostate specific antigen (PSA) test
- Routine health check-up exam
- Skin cancer biopsy
- Skin cancer screening
- Skin exam
- Serum protein electrophoresis (blood test for myeloma)
- Stress test on bicycle or treadmill
- Successful completion of smoking cessation program
- Test for sexually transmitted infections (STIs)
- Thermography
- ThinPrep pap test
- Two-hour post-load plasma glucose test
- Ultrasound for cancer detection
- Ultrasound screening for abdominal aortic aneurysms
- Virtual colonoscopy

\*See your benefit summary for a complete list of covered screenings and details.



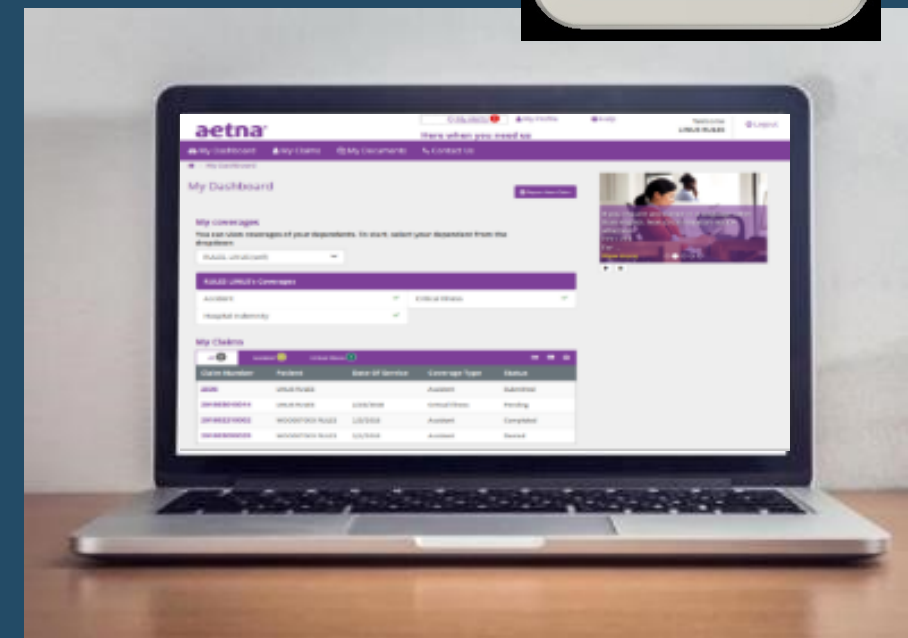
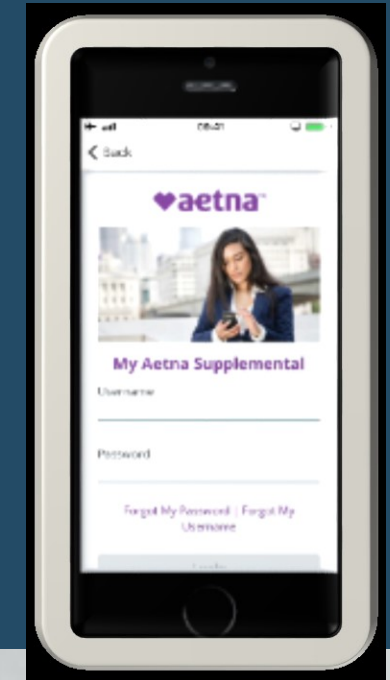
# Conveniently manage your plans

Download the My Aetna Supplemental app or access on the web at [Myaetnasupplemental.com](https://myaetnasupplemental.com)

At your fingertips:

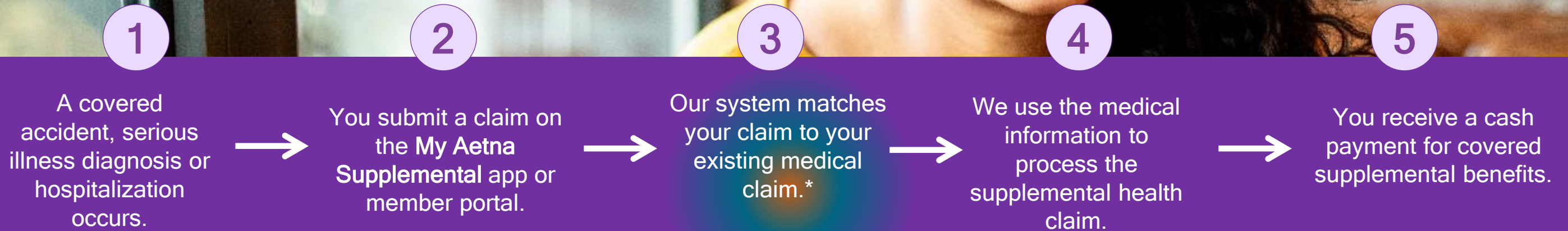
- Facial and/or thumbprint recognition on app
- Upload documents, submit claims online, track status, and sign up for **direct deposit**
- View and download your supplemental plan documents
- Contact us through email or through our **chat function**
- Access Aetna® **discount programs**

Download the  
My Aetna  
Supplemental  
app





## Meritain members enjoy a simplified claims experience



It takes less than 90 seconds to submit a claim.

\*Members not enrolled in a Meritain medical plan can submit claims by uploading their supporting medical documentation, including an itemized bill or Uniform Medical Billing Form 2004 (UB04). Note, an Explanations of Benefits (EOBs) doesn't provide information needed to process your claim.



# Hospital Indemnity Insurance



# Hospital Indemnity Insurance

- Pays daily benefits when you're admitted to a hospital, including for:

Surgery	Illness
Maternity	Injury
Critical Care Unit	Other Treatments

- Guaranteed issue – no health questions
- No pre-existing condition exclusions
- No waiting periods

**In 2019, more than 36,241,815 Americans were admitted to the hospital**

**The average cost of a hospital inpatient day was \$2,607**

Kaiser Family Foundation, 2019



# Hospital Indemnity Benefits

Feature	Low Plan	High Plan
<b>Hospital Admission Benefit</b> (2 per coverage year)	\$500	\$1,000
<b>ICU Admission Benefit</b> (2 per coverage year)	\$500	\$1,000
<b>Hospital Confinement</b> (31 days per coverage year)	\$200	\$300
<b>ICU Confinement</b> (31 days per coverage year)	\$400	\$600

## Example:

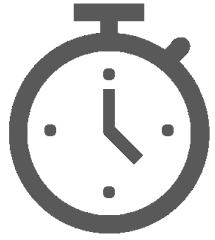
Anne is admitted to the hospital to deliver her baby. She was released 3 days later.

Service	Low Plan	High Plan
Hospital admission	\$500	\$1,000
Hospital Confinement (3 days)	\$600	\$900
<b>Total benefit paid to the individual</b>	<b>\$1,100</b>	<b>\$1,900</b>

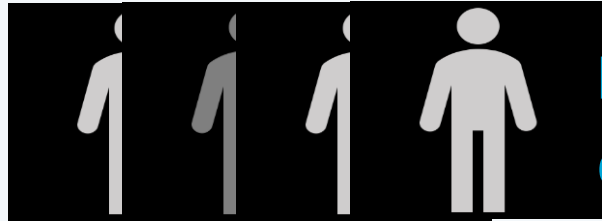
Coverage	Low Premium Bi-Weekly	High Premium Bi-Weekly
Employee	\$6.01	\$11.56
Employee & Spouse	\$11.65	\$22.38
Employee & Child(ren)	\$8.85	\$17.01
Family	\$14.37	\$27.62



**YOUR PERSONAL INFORMATION  
IS EVERYWHERE**



• There are **3 victims** of identity theft every second.<sup>1</sup>



Nearly **1 in 5** people have experienced identity theft.<sup>1</sup>

# Nearly 55M

Americans have been affected by identity theft...<sup>1</sup>

... with nearly **\$12.6B** stolen from identity theft victims in 2019.<sup>1</sup>

<sup>1</sup> Based on an online survey of 5,020 US adults conducted by The Harris Poll on behalf of NortonLifeLock™, January 2020.





# Cyber Safety Provides Comprehensive Protection for Employees and their Families

## IDENTITY PROTECTION

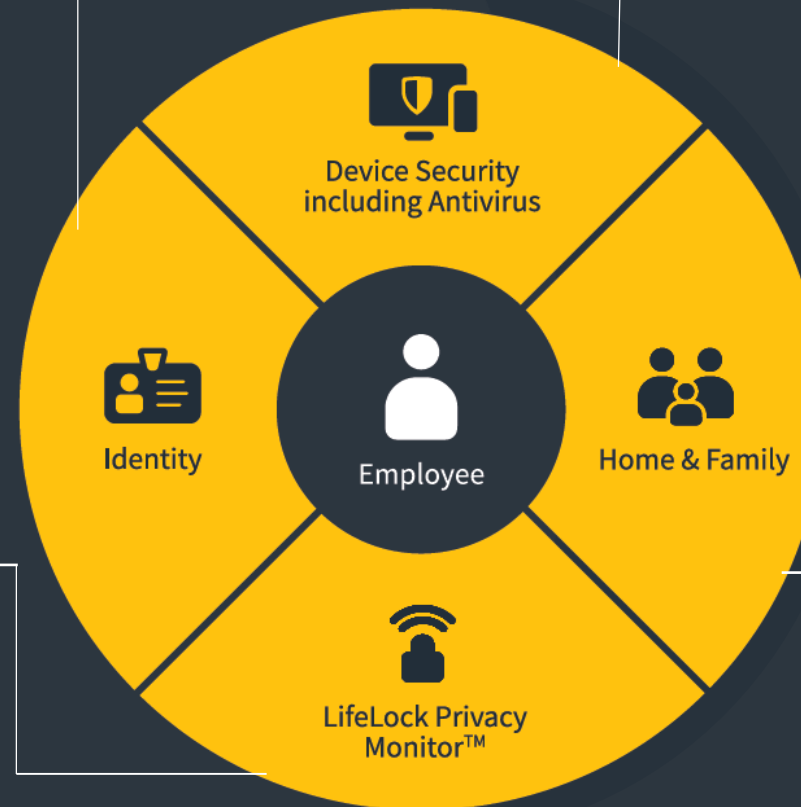
### VALUE TO EMPLOYEE:

- Monitor, detect, alert†, and restores up to \$1M\* in stolen funds
- SSN and Credit Alerts, Credit Monitoring, Credit Reports & Scores, Credit Freeze

## PRIVACY

### VALUE TO EMPLOYEE:

- Understand where PII exists online and help remove any confidential information from Public Search sites and Social Media



## DEVICE SECURITY

### VALUE TO EMPLOYEE:

- Peace of mind knowing private and financial information is being protected
- Protect devices from online threats like viruses, malware and phishing.
- Cost savings when household currently purchases Device Protection.

## HOME & FAMILY

### VALUE TO EMPLOYEE:

- Knowledge where children spend time online.
- Make web safer for children to explore
- Protect kids; private information and online reputations



**\$1M Guarantee**

**\$1million**

**Legal Experts**

**\$1million**

**Stolen Funds**

**\$1million**

**Personal  
Expense**


- **Norton LifeLock uses a captive insurance-based approach to restoration**
- **We rely on an established network of attorneys and experts to aid in resolution**
- **Why this matters:**
  - Gives power to LifeLock Agents to resolve autonomously and swiftly without seeking approval from insurance underwriter
  - We do the work; we don't expect the member to hire and seek reimbursement


COMPREHENSIVE IDENTITY THEFT AND DEVICE PROTECTION

# BETTER BENEFITS, SAME COST AS ID THEFT ALONE

**Both Plans Include:**

- ✓ LifeLock Identity Alert System
- ✓ Prior ID Theft Remediation
- ✓ Privacy Monitor
- ✓ Dark Web Monitoring
- ✓ ID Verification Monitoring
- ✓ \$1M Protection Package
- ✓ Financial Account Activity Alerts
- ✓ Lost Wallet Protection
- ✓ Password Manager
- ✓ Norton Device Security
- ✓ Norton Family Parental Controls
- ✓ Safecam


<b>\$3.00</b> /per employee
<b>\$6.46</b> /per family (Bi-Weekly)
<b>1B</b> Credit Monitoring
<b>1B</b> Credit Application Alerts
<b>3 EE / 6 FAM</b> Norton Device Protection
<b>10GB</b> Online Backup


<b>\$4.84</b> /per employee
<b>\$8.53</b> /per family (Bi-Weekly)
<b>3B</b> Credit Monitoring
<b>3B</b> Credit Reports + Scores
<b>Monthly</b> Credit Score Tracking
<b>5 EE / 10 FAM</b> Norton Device Protection
<b>50GB</b> Online Backup
Home Title Monitoring
New Checking & Savings Application Alerts
Bank Account Takeover Alerts

**Thank you for  
participating!**

**Questions?**