

Important Information Regarding Your Optional Life Annual Enrollment

As a participant in *LifeOptions*, a group insurance plan offered by Wespath and available to you through Unum Life Insurance Company of America (Unum), you have an opportunity to purchase additional life insurance for yourself and your eligible dependents during Annual Enrollment. Annual Enrollment for Optional Life Insurance is from **March 9, 2026**, through **March 27, 2026**.

Unum's Benefits Administration website (bswift) makes it easy for you to enroll, verify or change current coverage, designate beneficiaries, view a certificate booklet, or manage family member information.

To access your benefits and make your elections, visit <https://secure.bswift.com>.

If making your elections online for the first time, follow the login instructions on the website. *Please note: for security purposes, you will be directed to change your password.*

If you are currently enrolled in Optional Life, you may:

- Increase your Optional Life and Accidental Death & Dismemberment (AD&D) Insurance coverage to an amount totaling \$100,000 without completing a proof of good health or Evidence of Insurability (EOI).
 - Any increase for total amount over \$100,000 will require EOI.
- Increase your Optional Life coverage for each of your eligible Spouse and Child dependents up to an amount totaling \$25,000 without EOI.
 - Any increase for total amount over \$25,000 for your spouse will require EOI.

If you are NOT currently enrolled in Optional Life, you may:

- Elect Optional Life and AD&D Insurance coverage, up to a maximum of \$500,000, with Evidence of Insurability (EOI).
- Elect coverage for your eligible dependents up to an amount of \$100,000 for your spouse and \$25,000 for each of your dependent children with EOI.

If required, Unum will send you EOI information after you enroll.

IF YOU DO NOT MAKE CHANGES DURING ANNUAL ENROLLMENT: You may still enroll or increase your current coverage for yourself or your eligible dependents at any time; however, any increases or enrollment after March 27, 2026, will require EOI.

Please note the amount of coverage you elect for your eligible dependents cannot exceed 100% of the amount of coverage you have elected for yourself. Please refer to the **Optional Life and AD&D Highlight Sheet**, located under the **library** tab of the website, for coverage options, limits and other important information.

- Follow the instructions on the website to enroll or change existing coverage and print out a confirmation of enrollment.
 - **Please remember to update or designate your beneficiaries.** If you do not designate a beneficiary, the payment of benefits will default to the provisions of the contract.
Note: if you are enrolled in Basic Life and do not enroll in the Optional Life coverage, please designate beneficiaries for your Basic Life Coverage.

Premium Payment:

- Invoices are sent on a quarterly basis.
 - Current enrollees will see premium changes based on new elections on the next invoice.
 - New enrollees will receive the first invoice in May or June.
- **Automatic Premium Payment Service:** Once you receive your quarterly premium statement, you may choose:
 - To pay your bill online at <https://pay.unum.com/>, OR
 - Enroll in the monthly Automatic Payment service by including the Authorization and Agreement for Automatic Payments form, located under the library tab of the website, along with your first premium payment.
- Premium will increase on the anniversary of the policy (rates are in 5-year age bands).

If you have questions, please call Unum's Client Experience Representatives at **1-800-985-0242**, Monday through Friday from 7:00 a.m. to 5:00 p.m., Central time. Voicemail is available for after-hours and weekend calls.

Sincerely,

Wespath