

SERFF Tracking Number: UNUM-125759965 State: Arkansas  
Filing Company: Unum Life Insurance Company of America State Tracking Number: 39834  
Company Tracking Number: C.V.L.66  
TOI: L04G Group Life - Term Sub-TOI: L04G.500 Other  
Product Name: CXC  
Project Name/Number: Tyson Foods Enhanced AD&D Benefit/C.V.L.66

## Filing at a Glance

Company: Unum Life Insurance Company of America

Product Name: CXC

TOI: L04G Group Life - Term

Sub-TOI: L04G.500 Other

Filing Type: Form

SERFF Tr Num: UNUM-125759965 State: ArkansasLH

SERFF Status: Closed

Co Tr Num: C.V.L.66

Co Status:

Author: Susan Martin

Date Submitted: 08/04/2008

State Tr Num: 39834

State Status: Approved-Closed

Reviewer(s): Linda Bird

Disposition Date: 08/07/2008

Disposition Status: Approved

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

## General Information

Project Name: Tyson Foods Enhanced AD&D Benefit

Project Number: C.V.L.66

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 08/07/2008

State Status Changed: 08/07/2008

Corresponding Filing Tracking Number:

Filing Description:

Tyson Foods - Additional General Variable enhancing AD&D Benefit on their Life/AD&D Policy.

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Small and Large

Group Market Type: Employer

Deemer Date:

## Company and Contact

### Filing Contact Information

Susan Martin, Director

2211 Congress Street

Portland, ME 04122

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(207) 575-8126 [Phone]

(423) 209-3550[FAX]

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**Filing Company Information**

Unum Life Insurance Company of America CoCode: 62235 State of Domicile: Maine  
2211 Congress Street Group Code: 416 Company Type: L&H  
Portland, ME 04122 Group Name: State ID Number:  
(207) 575-2211 ext. [Phone] FEIN Number: 01-0278678  
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## Filing Fees

Fee Required? Yes  
Fee Amount: \$20.00  
Retaliatory? No  
Fee Explanation:  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Unum Life Insurance Company of America	\$20.00	08/04/2008	21759818

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	08/07/2008	08/07/2008

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## **Disposition**

Disposition Date: 08/07/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

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<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Certification/Notice		Yes
<b>Supporting Document</b>	Application		No
<b>Form</b>	Additional General Variable		Yes

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## Form Schedule

**Lead Form Number:** C.V.L.66

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	C.V.L.66	Policy/Cont	Additional General ract/Fratern Variable al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		51	Tyson Foods - CVL66.pdf

**ADDITIONAL VARIABLES/C.FP-1**  
**Group Life and Accidental Death and Dismemberment**

1. The following provision is added to the **Accidental Death and Dismemberment Insurance BENEFIT INFORMATION** section of the policy/certificate:

***HOW MUCH WILL UNUM PAY IN THE EVENT BOTH YOU AND YOUR SPOUSE DIE WITHIN 24 HOURS? (Common Disaster)***

If we approve the claim, when we receive proof that both you and your insured spouse have died as the result of injuries sustained in the same accident or separate accidents occurring within the same 24-hour period, we will pay a benefit for common disaster in accordance with the beneficiary designation provision, or to the designated guardian for your dependent children.

Both deaths must occur within 90 days of the accident which caused the Injuries.

We will increase your insured spouse's AD&D Benefit to equal the amount of your AD&D Benefit.

2. The following provision is added to the **Accidental Death and Dismemberment Insurance BENEFIT INFORMATION** section of the policy/certificate:

***HOW MUCH WILL UNUM PAY FOR CERTAIN COVERED LOSS OF USES?***

If we approve the claim, we will pay you or your insured dependent the accidental death and dismemberment benefit shown according to the Covered Loss of Use and Benefit Amount List below, less any benefit amount paid for accidental death and dismemberment. The benefit we will pay is listed opposite the corresponding Loss of Use.

The benefit will be paid only if loss of use:

- occurs within 365 days from the date of the accident; and
- has lasted for 12 consecutive months. A Physician must certify at the end of a twelve month consecutive period of loss of use that loss of use is total, permanent and irreversible.

**Covered Loss of Use      Benefit Amounts**

Loss of Use of:

Both arms and both legs	The Full Amount
One arm and one leg	One Half The Full Amount
Both arms or both legs	One Half The Full Amount
Both hands or both feet	One Half The Full Amount
One arm or one leg	One Quarter The Full Amount
One hand or one foot	One Quarter the Full Amount

The most Unum will pay for more than one Loss of Use from any one accident is the full amount.

2. The following definition is added to the **GLOSSARY** section of the policy/certificate.

**LOSS OF USE** means the total and permanent loss of the function of the entire arm from the shoulder to the hand or the entire leg from the hip to the foot because of incurable paralysis. The Loss of Use must be due to an injury.

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## Supporting Document Schedules

### Review Status:

**Satisfied -Name:** Certification/Notice

08/04/2008

**Comments:**

**Attachment:**

Tyson Foods - Flesch Score.pdf

### Review Status:

**Bypassed -Name:** Application

08/04/2008

**Bypass Reason:** This filing is for an additional general variable for Tyson Foods.

**Comments:**

Name of Company: **UNUM Life Insurance Company of America**

This is to certify that the forms listed below meet the minimum score required by the Flesch Reading Ease Test.

Form and Form Number to which the Certification is Applicable

<b><u>Form</u></b>	<b><u>Flesch Score</u></b>
C.V.L.66	50.6

*Nancy Johnson*

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Officer's Name

Vice President & Managing Counsel  
Officer's Title

Date: August 04, 2008