Acadia Pharmaceuticals

All active US employees regularly working a minimum of 30 hours per week

Basic and Voluntary Term Life Insurance with Accidental Death and Dismemberment

How does it work?

Term Life Insurance allows you to keep coverage for a set amount of time, or "term" If you die during that term, the money can help your family pay for basic living expenses, final arrangements, tuition and more.

Accidental Death and Dismemberment (AD&D) Insurance pays a benefit if you survive an accident but have certain serious injuries. It can pay an additional amount if you die from a covered accident.

Your employer is providing you with the following amount of Basic Term Life and AD&D coverage. You are eligible for coverage if you are working a minimum of 30 hours per week.

Employee	2 times your annual salary to a maximum of $750,000. You can receive up to $750,000 of coverage without answering medical questions.

You can purchase the following Voluntary Term Life and Voluntary AD&D coverage for you and your family during this enrollment. You are eligible for coverage if you are working a minimum of 30 hours per week.

You may purchase Voluntary AD&D at a different amount from Voluntary Life or purchase Voluntary AD&D without the Voluntary Life coverage.

Employee	A maximum of $500,000, in $10,000 increments. The minimum purchase amount is $10,000. You can purchase up to $250,000 of Voluntary Life coverage without answering medical questions.
Spouse	100% of the employee amount up to $200,000, whichever is less, in $5,000 increments. You must be insured under the plan in order to elect coverage for your spouse. Your spouse can get $30,000 of coverage without answering medical questions.
Child	From $5,000 to $10,000 in increments of $5,000. Dependent children are eligible up to age 26. You must be insured under the plan in order to purchase coverage for your children.

Non-Medical Maximum for Voluntary Term Life is $250,000

Enrolling during your initial enrollment allows you to apply for coverage up to $250,000, the non-medical maximum, without the need to answer any medical questions.

If you elect or elected at least $10,000 in coverage during initial (new hire) enrollment window, you can increase your coverage up to $250,000 at future annual enrollments without answering any medical questions.

If you decline coverage during your initial eligibility window, you can apply for Voluntary Term Life Insurance any time throughout the year. However, you will have to answer health-related questions for any amount to determine eligibility.

Dependents

If you elect or elected at least $5,000 in coverage for your spouse during your initial (new hire) enrollment window, you can increase coverage up to $30,000 at future annual enrollments without answering any medical questions.

You can enroll your children in life insurance coverage in increments of $5,000, with no medial questions, up to the non-medical maximum of $10,000. One policy covers all your children.

How much voluntary coverage can I get?

Calculate your costs

1. Enter the coverage amount you want.
2. Divide by the amount shown.
3. Multiply by the rate. Use the rate table (at right) to find the rate based on age.
   (Choose the age you will be when your coverage becomes effective. See your plan administrator for your plan effective date. To determine your spouse rate, choose the age the employee will be when coverage becomes effective. See your plan administrator for your plan effective date.)
4. Enter your cost.

	1	2	3	4
Employee	$_____,000	÷ $1,000 = $_____	X $_____	= $_____
Spouse	$_____,000	÷ $1,000 = $_____	X $_____	= $_____
Child	$_____,000	÷ $1,000 = $_____	X $_____	
			Total cost	

Employee monthly rate		Spouse monthly rate	Child monthly rate
Age	Per $1,000 of coverage	Per $1,000 of coverage	$0.240 per $1,000 of coverage
	Cost	Cost	
15-24	$0.050	$0.050	
25-29	$0.060	$0.060	
30-34	$0.080	$0.080	
35-39	$0.090	$0.090	
40-44	$0.110	$0.110	
45-49	$0.180	$0.180	
50-54	$0.300	$0.300	
55-59	$0.530	$0.530	
60-64	$0.740	$0.740	
65-69	$1.270	$1.270	
70-74	$2.280	$2.280	
75+	$2.280	$2.280	

1. Enter the AD&D coverage amount you want.
2. Divide by the amount shown.
3. Multiply by the rate. Use the AD&D rate table (at right) to find the rate.
4. Enter your cost.

AD&D				
	1	2	3	4
Employee	$_____,000	÷ $1,000 = $_____	X $0.030	= $_____
Spouse	$_____,000	÷ $1,000 = $_____	X $0.030	= $_____
Child	$_____,000	÷ $1,000 = $_____	X $0.030	= $_____
			Total cost	

AD&D monthly rates		
	Coverage amount	Rate
Employee	per $1,000 of coverage	$0.030
Spouse	per $1,000 of coverage	$0.030
Child	per $1,000 of coverage	$0.030

Billed amount may vary slightly.

Accelerated Death Benefit

If you are diagnosed with a terminal illness with less than 12 months to live, you can request 80% of your life insurance benefit (up to $500,000) while you are still living. This amount will be taken out of the death benefit, and may be taxable. These benefit payments may adversely affect the recipient's eligibility for Medicaid or other government benefits or entitlements, and may be taxable. You should seek assistance from a personal tax advisor prior to requesting an accelerated payment of death benefits.

Portability

You may be able to keep coverage if you leave the company, retire or change the number of hours you work. Employees or dependents cannot port coverage if they are confined to a hospital or home at the time of application and/or age 70 or older at time of application. State restrictions may apply.

Life Planning and Financial Resources

Provides expert financial and legal counseling as well as planning to the beneficiary of a deceased insured employee or a terminally ill employee or spouse.

Exclusions and limitations

Active employment and eligibility

Eligible employees must be in active employment with the employer. You are working for your Employer for earnings that are paid regularly and you are performing the Material and Substantial Duties of your Regular Occupation. You must be regularly scheduled to work at least the minimum number of hours defined by your Employer. Your work site must be your Employer's usual place of business in the United States, an alternative work site in the United States at the direction of your Employer, or a location in the United States to which your job requires you to travel. Normal vacation, holidays or temporary business closures are considered Active Employment provided they are in Active Employment on the last scheduled workday preceding such time off.
Employees must be actively employed in the United States with the Employer to receive coverage. Employees must be insured under the plan for spouses and dependents to be eligible for coverage.

Delay of Coverage

If an employee is not in active employment (on the date coverage would otherwise become effective) due to an injury, sickness, temporary layoff or leave of absence, coverage will be delayed until that person returns to active employment. It does not apply to someone who is absent from work on the plan effective date due to being on a scheduled vacation or due to a minor injury or illness that does not lead to a disability.

Delay of Coverage Effective Date for your Spouse

Your Spouse's Coverage Effective Date will be delayed if your Spouse: is an inpatient in a Hospital, Hospice, or other health care facility; is confined at home under the care of a Physician. If your Spouse's Coverage Effective Date is delayed due to the conditions above, your Spouse's coverage will begin on:

- the date your Spouse is no longer an inpatient in a Hospital, Hospice, or other healthcare facility; or
- the date your Spouse is no longer confined at home under the care of a Physician.

This provision does not apply to Children.
Voluntary Life insurance benefits will not be paid for deaths caused by suicide occurring within 24 months after the effective date of coverage. The same applies for increased or additional benefits.

AD&D benefits are excluded (not paid) for losses caused by, contributed to by, or resulting from:

- committing or attempting to commit a felony;
- being engaged in an illegal occupation;
- being engaged in an illegal activity;
- injuring oneself intentionally or attempting or committing suicide, whether sane or not;
- active participation in a riot, insurrection, or terrorist activity. This does not include Injury as an innocent bystander, or Injury for self-defense;
- being Intoxicated
- voluntary use of or treatment for voluntary use of any prescription or non-prescription drug, poison, fume, or other chemical or controlled substance unless taken as directed by the manufacturer, or, as prescribed or directed by your Physician;
- a Covered Loss that occurs while you are incarcerated in a penal or correctional institution or under house arrest or confinement;
- Mental or Nervous Disorders;
- disease or infirmity of mind or body, or medical or surgical treatment for such disease or infirmity;
- war or any act of war, whether declared or undeclared

Refer to your certificate for a full list of exclusions.

Employer-paid and Voluntary Coverage Age Reduction

Coverage amounts for Life with AD&D Insurance for you and your dependents will reduce to:

- 65% of the original amount when you reach age 70
- 50% of the original amount when you reach age 75

Increases due to salary changes are allowed once coverage is reduced, otherwise, no increases are allowed. Spouse coverage to reduce based on employee age.

End of Coverage

Your coverage under this certificate ends on the earliest of:

- the date the policy is cancelled by us or your Employer;
- the date you are no longer in an Eligible Group;
- the date your Eligible Group is no longer covered;
- the date of your death;
- the last day of the period any required premium contributions are made; or
- the last day you are in Active Employment.

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to Policy Form UA-GTLP21-1 or contact your Unum representative.

Unum complies with state civil union and domestic partner laws when applicable.

Underwritten by: Unum Life Insurance Company of America, Portland, Maine

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