

It can be difficult to budget for life's unexpected emergencies

That is why your employer is giving you the opportunity to purchase this important coverage from Unum.



Critical Illness Insurance

Critical Illness Insurance can pay money directly to you if you're diagnosed with a covered serious health condition. You can use the lump-sum payment to help with co-pays and deductibles — or any of your other expenses. Your children are automatically covered and your spouse can also get coverage.

- **Covered illnesses:** Heart attack, blindness, major organ failure, end-stage kidney failure, benign brain tumor, coronary artery bypass surgery (25%), coma, stroke, permanent paralysis, cancer, carcinoma in situ (25%)
- **Benefit Amounts:**
 - Employee: \$10,000 coverage
 - Spouse: \$5,000 coverage
 - Child(ren): Automatically covered at 50% of the Employee election
- \$50 Wellness Benefit per insured, per calendar year
- **Fully portable:** You can take your policy with you if you leave your employer
- Once you've bought coverage, your cost won't increase as you age
- You can use this coverage more than once. Even after you receive a payout for one illness, you're still covered for the remaining conditions.



Group Accident Insurance

Accident Insurance can pay money directly to you if you get hurt and need medical attention. The amount is based on your specific injury and treatment. It covers things like ER treatment, fractures, stitches and more. You can use the money however you choose.

- Covers accidents that occur **off the job**
- Family coverage available
- \$50 Wellness Benefit per insured, per calendar year
- **Guaranteed Issue**
- **Fully portable:** You can take your policy with you if you leave your employer
- Examples of some covered benefits:
 - Ambulance (ground) = \$400 benefit
 - Hospital Admission = \$1,000 benefit
 - Intensive Care Admission = \$1,500 benefit
 - Hospital Confinement = \$200 benefit per day up to 365 days
 - Intensive Care Confinement = \$400 benefit per day up to 15 days
 - Fractures = between \$75 and \$7,500 benefit
 - Dislocations = between \$150 and \$3,000 benefit
 - Surgery, therapy, eye injuries, emergency dental work, and accidental death and dismemberment benefits are also included!