



# Voluntary Insurance Benefits through Unum

Offered Exclusively to Members of District Council 47 – AFSCME  
Health & Welfare Fund Locals 810, 2186, 2187

## Don't Miss the Opportunity to Enroll!

### Group Accident Insurance<sup>1</sup>

Accident Insurance can pay you money based on the injury and the treatment you receive, whether it's a simple sprain or something more serious like a broken bone. Your plan can pay benefits for emergency room treatment, stitches, crutches, injury-related surgery, and a list of other accident-related expenses. The money is paid directly to you and you decide how to spend it. Family coverage is also available. A benefit for qualified health screening tests is also included.

### Group Critical Illness Insurance<sup>1</sup>

Critical Illness Insurance can pay money directly to you if you're diagnosed with a covered serious health condition like a heart attack or stroke. You can use the lump-sum payment to help with co-pays and deductibles or any other expenses. Your children are automatically covered at 50% of your amount, and your spouse can also get coverage. A benefit for qualified health screening tests is also included.

### Group Hospital Indemnity Insurance<sup>1</sup>

Hospital Indemnity Insurance can pay a lump-sum benefit directly to you when you have a covered hospital stay. It can complement your health plan to help with the out-of-pocket expenses insurance may not cover, such as co-pays, deductibles, or your daily living expenses. Family coverage is also available.

### Individual Short Term Disability Insurance

Individual Short Term Disability Insurance protects one of your most important assets: your paycheck. It can replace a portion of your monthly income if a covered sickness or off-job accident occurs. You choose the flat benefit amount that fits your needs. For an additional cost, you can add coverage for on-the-job injuries. *If you apply within 90 days of hire, you may be able to replace up to 50% of your income without any medical questions!*

### Whole Life Insurance

Whole Life Insurance can pay money to your loved ones if you die. But it also offers additional value: a "living" benefit. If you are diagnosed with a terminal illness and have a life expectancy of one year or less, you can request some or all of the death benefit while you are living. Premiums won't increase with age, and the policy can build cash value over time which you can use later in life to buy a smaller, "paid-up" policy with no more premiums due. Family coverage is also available.

### All Plans Feature:

- 1 Convenience of Payroll Deductions
- 2 Affordable, Locked in Rates
- 3 Portability
- 4 Flexible Plan Designs
- 5 Reduced or No Medical Questions or Physicals if you apply within 90 days of hire!

<sup>1</sup> LIMITED BENEFIT POLICY.

Insurance coverage underwritten by the subsidiaries of Unum Group.

These policies or their provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. See the actual policy for specific provisions and details of availability.

YES, I WOULD LIKE MORE INFORMATION ON GUARANTEED ISSUE INSURANCE WITH UNUM.

Name: \_\_\_\_\_ Work Phone: \_\_\_\_\_

Work Location: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Email Address: \_\_\_\_\_

Benefits Plus Consulting Group, Inc. - [www.benefitsplusconsulting.com](http://www.benefitsplusconsulting.com) - Phone: 215-564-0288 - Fax: 215-564-0286