

**Your enrollment is:**  
**October 12<sup>th</sup> -October 23<sup>rd</sup>**

**How to apply:**

For more information, please call Angela Johnson from Benefits Plus Consulting Group, Inc. at (215) 732-7587

**SCHEDULED PHONE APPOINTMENTS - OR  
Virtual Screen Sharing Option Now Available**

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

Your enrollment period is also an opportunity to review your coverage and update information. If you have had a salary increase, you may be eligible for additional disability coverage!

### Reasons to Buy Coverage

- Convenience of payroll deductions
- Affordable, locked in rates
- Portability
- Flexible plan designs including family coverage
- Reduced or NO medical questions or physicals if you apply during the first quarterly enrollment as a new hire (within 90 days of employment).



#### **Individual Short Term Disability Insurance**

Individual Short Term Disability insurance can help protect a portion of your monthly income if you are unable to work due to a covered injury or illness. This means you can have some income during a time of need. Common reasons people use this coverage include pregnancy, injuries, and digestive problems - such as gall bladder surgery.



#### **Accident Insurance\***

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 available. A benefit for qualified health screening tests is also included.



#### **Critical Illness Insurance\***

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 of your 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.



#### **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. Your premiums won't increase with age. Your 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.



#### **Hospital Insurance\***

Hospital Indemnity Insurance can pay you a benefit when you're admitted to the hospital for a covered injury or illness. It can help with the out-of-pocket expenses medical insurance may not cover, such as co-pays and deductibles. You decide how to spend the money. Coverage is also available for your spouse and children.

\* LIMITED BENEFIT POLICY.

Group products are underwritten by: Unum Life Insurance Company of America, Portland, Maine  
Individual products are underwritten by: Provident Life and Accident Insurance Company, Chattanooga, Tennessee

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.

© 2019 Unum Group. All rights reserved. Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries. Unum complies with all state civil union and domestic partner laws when applicable.

unum.com