

Your enrollment is:

November 6, 2023 – November 17, 2023

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 replaces part of your monthly income if you can't work because of a covered injury, illness, or childbirth. How long you can receive benefits will depend on your plan and how long you're disabled.



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



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



Individual Whole Life Insurance

Whole Life Insurance provides money to your family if you die, to help them with ongoing expenses. This coverage lasts your whole life; it doesn't end after a certain time period. The rates stay the same as long as you have coverage. Whole Life also builds cash value. You can borrow from it or use it to pay off your coverage early. You can even request a "living benefit," or early payout, if you're diagnosed with a terminal illness that limits your life expectancy to a year or less.



Group Hospital Insurance*

Hospital 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. This coverage is a supplement to health insurance. It does not qualify as minimum essential health coverage.

* LIMITED BENEFIT POLICY.

Group products are underwritten by: Unum Life Insurance Company of America, Portland, Maine and Unum Insurance Company, 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. See the actual for specific provisions and details of availability.

© 2020 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