



2021 Unum Benefits Special Open Enrollment: May 11th - 21st

MEMO

Dear Employee,

We are pleased to announce the 2021 Unum Benefits Open Enrollment. The special enrollment period for the Unum Benefits, conducted by Premier Worksite Benefits (*our appointed Unum service team*), will be from 05/11/2021 to 05/21/2021.

All Employees: 2021 is a Special Enrollment! **Acceptance is Guaranteed** (*No medical questions*) for Life, Accident and Critical Illness coverage (*Minimal medical questions for Disability*) therefore, **it is required for ALL EMPLOYEES to login and to Accept or Decline the Unum benefits.**

LEARN MORE about the valuable benefits by attending our online presentation - Tuesday, May 11th at 8am or 8pm:

Join from PC, Mac, Linux, iOS or Android:

<https://meetings.ringcentral.com/j/5909263552>

Join by Telephone: (646)357-3664; Meeting ID: 590 926 3552

The link below will take you to the Unum benefit portal system.

Click Here: [Accept or Decline Unum Benefits](#)

Unum Benefits:

- Permanent Whole Life Insurance
- Disability Insurance
- Accident Insurance
- Critical Illness Insurance

Enrollment Process:

Login to the above link to Accept or Decline the Unum benefits; a licensed Benefits Rep from Premier Worksite Benefits will also be available via customer service (866-463-8808 option 4) to accomplish the following:

1. Outline the ways in which these voluntary programs coordinate with employer-paid Life Insurance, State mandated Disability Insurance coverage (if applicable), as well as out-of-pocket medical expenses
2. Provide a full description of the all benefit features and answer any questions regarding this new transition
3. Enroll those who wish to participate

These valuable programs can provide additional peace of mind for you and your family when you may need it the most.

Thank you for your cooperation.

- See additional pages for product descriptions -

For More Information: Premier Worksite Benefits Customer Service (866) 463-8808, option 4

Life Insurance Options

If you were to pass away tomorrow, would your loved ones be financially secure?
The Life Insurance benefit can Replace lost income, Cover funeral costs, Pay off debt, Help with future costs such as college, etc...

Permanent Whole Life Insurance:

- **Protection forever** - It doesn't expire or goes down in value
- **Level Premiums** - The rate you pay for your policy will never increase
- **Cash Value** - A portion of your premium builds cash value which can be borrowed against
- **Coverage** - Employee, Spouse & dependent Children



Provides a lump-sum cash benefit to help pay final expense, bills and more.

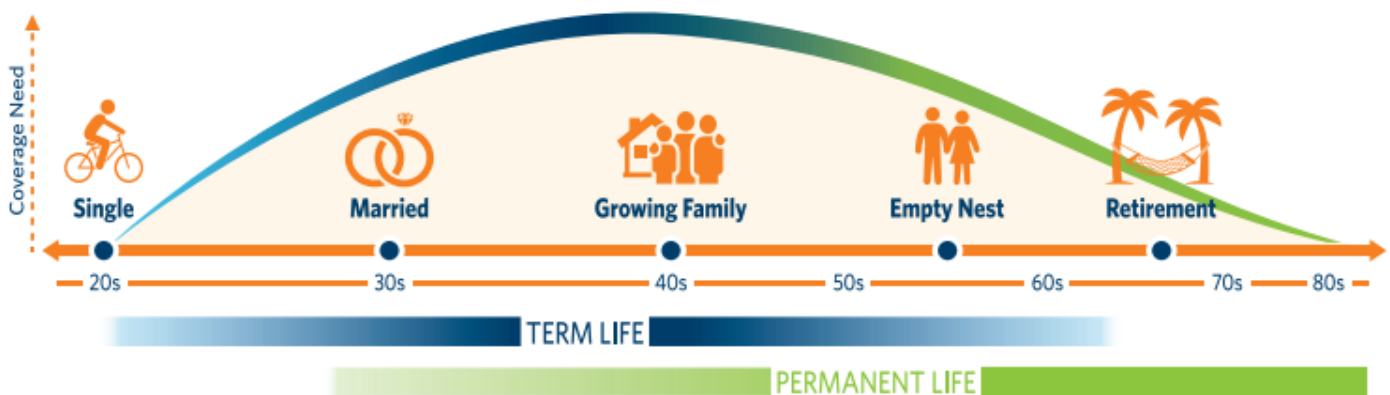
Coverage:

See each policy for specific coverage offered.

Unum Life Insurance Video:



As people move through the stages of life, certain factors dictate the type of life insurance they need. During working years, an employer may provide Term Life insurance, but the Unum Whole Life product is designed to last for the remainder of your life and can help give peace of mind because the money you spend builds cash value that you can use later in life or add to the term benefit payout. The graph below illustrates the need for term and permanent whole life insurance throughout the various stages of life.



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support@premierworksite.com



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(866) 463-8808, Option 4



[CLICK HERE to ACCEPT or DECLINE the Benefits](#)



Disability Insurance

What would you do if you suddenly became disabled due to accident or illness; how would you pay your bills?

Protect your most important asset - Your Paycheck!

- Just over 1 in 4 of today's 20-year-olds will become disabled before they retire*
- Offers income protection to help cover monthly expenses (i.e. mortgage or rent, utilities, car payments, etc...) if you're unable to work because of a total disability due to illness or injury

**Social Security Fact Sheet - June 2016*

Elimination Period: the waiting period from the time the insured goes out of work due to an accident or illness to the time their benefit coverage begins - i.e. a 14 day elimination period means that coverage would begin on the 15th day you are out (calendar days; not work days).

Benefit Period: the length of time that the insured can collect per disability.

Short-Term Disability Insurance:

7 or 14 day elimination/6 month benefit

Total Disability: the monthly benefit starts after the elimination period has been met and may continue up to the benefit period per disability. You must be actively employed on the date the disability occurs for this monthly benefit to be payable.

Pre-Ex: 12/12 Month Pre-Existing condition—meaning, anything you have seen the doctor for 12 months prior to the effective date will not be covered until 12 months after the effective date and will be covered as long as you keep the policy.

Pregnancy: for total disability due to pregnancy - (NJ) - conception must be at least 30 days after the policy date; (NY & CA) - must deliver 10 months after the policy date

Waiver of Premium: premium may be waived after 90 days of total disability, or after the elimination period if longer than 90 days. Premiums may be waived for as long as the disability continues, as defined in the policy, but not beyond the maximum benefit period. For premiums to be waived, your total disability must be the result of a covered accident or a covered sickness.



Pays monthly cash benefit for a covered sickness or off-the-job injury that leaves insured totally disabled, helping to alleviate daily living expenses.

Coverage: Employee Only

Ages 17-69: up to \$5,000/month

Unum Disability Insurance Video:



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Critical Illness Insurance

Could your bank account survive a serious illness?

Protect your finances if you are suddenly diagnosed with a serious illness with a Tax-Free cash payment

- **Covers major illnesses** - Policies generally cover illnesses such as cancer, heart attack, coronary artery disease, paralysis, kidney failure, and many more
- **Paid regardless of ability to work** - The payment is made in a tax-free lump sum and is not linked to your ability/inability to work
- **Use the money for any purpose** - You choose what you want to do with the money
- **Wellness Benefit** - (covered health screening tests) - \$50 per covered person/calendar year

BENEFITS AND AMOUNTS

CRITICAL ILLNESS BASE PLAN BENEFITS	
Heart Attack	100%
Stroke	100%
Major Organ Failure	100%
Permanent Paralysis* Due to a Covered Accident	100%
End-Stage Renal (Kidney) Failure	100%
Coronary Artery Bypass Surgery	25%
CANCER BENEFITS	
Invasive Cancer	100%
Carcinoma in Situ	25%

*Permanent paralysis is defined as complete and permanent loss of the use of two or more limbs for a continuous 180 days as a result of a covered accident.



Pays a lump-sum cash benefit when diagnosed with a covered critical illness; wellness and recurrence coverage is also available.

Coverage:

Employee - Age 16-69 up to \$50,000

Spouse - Age 16-64 up to \$30,000

Children - Age 0-26 up to \$5,000

Unum Critical Illness Insurance Video:



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Accident Insurance

Life doesn't always go as planned, accidents happen

Get hurt, get paid - Major medical coverage will likely not cover all medical expenses incurred due to an accident; accident insurance can help supplement those out-of-pocket costs

- Coverage is guaranteed-issue - you may qualify for coverage regardless of health
- Benefits are paid directly to you - use the money however you see fit
- On and off the job coverage

Emergency and hospitalization benefits	Benefit amount
Ambulance (ground, once per accident) ¹	\$400
Air ambulance	\$1,500
Emergency room treatment	\$150
Emergency treatment in physician office/urgent care facility	\$75
Hospital admission (admission or intensive care admission once per covered accident)	\$1,000
Intensive care admission (same as above)	\$1,500
Hospital confinement (per day up to 365 days)	\$200
Intensive care confinement (per day up to 15 days)	\$400
Medical imaging test (once per accident)	\$200
Outpatient surgery facility service (once per accident)	\$300
Pain management (epidural, once per accident)	\$100



Pays a benefit for a covered accident, injury and treatment received; includes 24-hour and off-the-job coverage options to choose from.

Coverage:

Employee, Spouse & Child

Unum Accident Insurance Video:



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Accident Insurance (continued)

Covered injuries	Benefit amount
Fractures	
Open reduction	Up to \$7,500
Closed reduction	Up to \$3,750
Chips	25% of closed amount
Dislocations	
Open reduction	Up to \$6,000
Closed reduction	Up to \$3,000
Burns	
At least 10 square inches, but less than 20 square inches	2nd degree - \$0 3rd degree - \$2,500
At least 20 square inches, but less than 35 square inches	2nd degree - \$0 3rd degree - \$5,000
35 or more square inches of the body surface	2nd degree - \$1,000 3rd degree - \$10,000
Skin grafts for 2nd and 3rd degree burns	50% of burn benefit
Skin graft for any other accidental traumatic loss of skin	
At least 10 square inches, but less than 20 square inches	\$150
At least 20 square inches, but less than 35 square inches	\$250
35 or more square inches of the body surface	\$500
Concussion	\$150
Coma	\$10,000
Ruptured disc	\$800
Knee cartilage	
Torn	\$750
Exploratory	\$150
Laceration	\$25 - \$600
Tendon/ligament and rotator cuff	
Surgical repair of one	\$800
Surgical repair of two or more	\$1,200
Exploratory surgery only	\$150
Dental work, emergency	
Extraction	\$100
Crown	\$300
Eye injury	\$300



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Accident Insurance (continued)

Treatment and other services	Benefit amount
Surgery benefit	
Open abdominal, thoracic	\$1,500
Exploratory (without repair)	\$150
Hernia repair	\$150
Physician follow-up visit (2 visits per accident)	\$75
Chiropractic visit (up to 3 visits per calendar year) ²	\$25
Therapy services (up to 10 per accident)	
Occupational therapy	\$25
Speech therapy	\$25
Physical therapy	\$25
Prosthetic device or artificial limb	
One	\$750
More than one	\$1,500
Appliance (once per accident)	\$100
Blood, plasma and platelets	\$400
Travel due to accident Transportation of more than 50+ miles from residence; 3 trips per accident; max 1,200 miles per round trip ³	
	\$0.40 per mile
Lodging (per night up to 30 days per accident) ⁴	\$150
Rehabilitation unit confinement (per day up to 15 days; max 30 days per calendar year)	\$100

Accidental death and other covered losses	Benefit amount
Accidental death[*]	
Employee	\$50,000
Spouse	\$20,000
Child	\$10,000
*The accidental death benefit triples if the insured individual is injured as a fare-paying passenger on a common carrier: Employee – \$150,000; spouse – \$60,000; child – \$30,000	
Initial accidental dismemberment — one benefit per accident, not payable with initial accidental loss	
Loss of both hands or both feet; or	\$15,000
Loss of one hand and one foot; or	\$15,000
Loss of one hand or one foot;	\$7,500
Loss of two or more fingers, toes or any combination; or	\$1,500
Loss of one finger or toe	\$750
Catastrophic accidental dismemberment[†] — once per lifetime, not payable with catastrophic loss⁵	
Loss of both hands or both feet; or loss of one hand and one foot	
Employee (prior to age 65)	\$100,000
– Spouse and child	\$50,000
Employee (ages 65–69)	\$50,000
– Spouse and child	\$25,000
Employee (70+ years old)	\$25,000
– Spouse and child	\$12,500
Accidental loss — paralysis, sight, hearing and speech⁶	
Initial accidental loss — one benefit per accident, not payable with initial dismemberment	
Permanent paralysis; or	\$15,000
Loss of sight of both eyes; or	\$15,000
Loss of sight of one eye; or	\$7,500
Loss of the hearing of one ear	\$7,500
Catastrophic accidental loss[†] — once per lifetime, not payable with catastrophic dismemberment	
Permanent paralysis; or loss of hearing in both ears; or loss of the ability to speak; or loss of sight of both eyes	
Employee (prior to age 65)	\$100,000
– Spouse and child	\$50,000
Employee (ages 65–69)	\$50,000
– Spouse and child	\$25,000
Employee (70+ years old)	\$25,000
– Spouse and child	\$12,500



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