



2023 Unum Benefits Open Enrollment

4/17—5/12/23

MEMO

Dear Employee,

We are pleased to announce the 2023 Unum Benefits Open Enrollment. The special enrollment period for the Unum Benefits, conducted by Premier Worksite Benefits (*our appointed Unum service team*), will **begin Monday, April 17th**. **A representative will be onsite at Port Newark on 4/20/23 and Staten Island on 4/21/23.**

All Employees: Unum Benefits are also online again! This is your opportunity to obtain Life, Disability, Accident, Critical Illness and Hospital coverage this year.

Additional information and to: [Accept or Waive Unum Benefits](#)

NEW HIRES (*hired after 5/1/2022*): **this is your only opportunity to enroll in the benefits with Guaranteed Acceptance (No Medical Questions); therefore you are required to meet with a representative or Accept or Waive the benefits online.**

Unum Benefits:

- Life Insurance
- Disability Insurance
- Accident Insurance
- Critical Illness Insurance
- Hospital Indemnity Insurance

Enrollment Process:

Meet with a representative onsite and/or login to: [Accept or Waive Unum Benefits](#). A licensed Benefits Representative from Premier Worksite Benefits will be available 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
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

When/Where: Begins, Monday, April 17th 2023 (**ONSITE: Port Newark—4/20/23 & Staten Island—4/21/23**)

Details: A representative will be onsite to explain the valuable benefits, answer questions and enroll those that choose to do so. You may also go online to: [Accept or Waive Unum Benefits](#)

NEW HIRES (hired after 5/1/2022): this is your only opportunity to enroll in the benefits with Guaranteed Acceptance (No Medical Questions); you are required to meet with a representative or Accept or Waive the benefits online.

Life Insurance

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 Life Insurance

- **Protection for Life** - 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
- **Guaranteed Death Benefit** - The amount your loved ones receive is guaranteed

Term Life Insurance

- **Protection for a certain amount of time**
- **Age Banded Premiums** - Premiums adjust as you enter a new age bracket
- **Guaranteed Death Benefit** - The amount your loved ones receive is guaranteed

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*



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

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



- **Guaranteed Issue** - you, your spouse and dependent children 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

Hospital Indemnity Insurance

Hospitalization can be planned (maternity, surgery, etc...) or unplanned (accident, medical condition, etc...)

Regardless of the reason for being hospitalized, you may collect the benefit



- Lump-sum cash benefit paid directly to you
- *No deductible* to meet to receive benefits
- *No networks* - freedom to choose your provider



Email

support@premierworksite.com



Phone (Mon-Fri, 9am-4pm EST)
(866) 463-8808, Option 4



Online

www.premierworksite.com

