Take a look at what your employer is offering

unum
Better benefits at work.

You work hard for your paycheck. But it can be hard to budget for life's unexpected emergencies. That's why the City of Franklin is giving you the option to purchase the Unum coverage's shown below. They can help protect your finances from the uncertainty of the future and give you a little peace of mind.

You must go online to enroll in these plans.

As a new hire all benefits are Guarantee Issue. How it works; you can select coverage with no medical questions or health exams. If you waive coverage as a new hire for either Short Term Disability or Voluntary Term Life than you will be required to answer medical questions to qualify in future annual enrollments.

Accident Insurance*

With the high cost of medical care today, a trip down the stairs can hurt your bank account as much as your body. 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 an injury from a car accident. Your plan can pay you a benefit for an 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. You can also purchase coverage for your spouse and dependent children.

Group Critical Illness Insurance*

What's a critical illness? Some common examples are heart attack, stroke and cancer. But this coverage also includes serious conditions like permanent paralysis – the kind of injury that can happen to a healthy person in a car or skiing accident, for example. The medical treatment for these conditions can be very expensive. Critical illness insurance can help by paying a lump sum payment directly to you at the first diagnosis of a covered condition. You decide how to spend it. You can use this coverage more than once for different conditions, but each condition is payable once per lifetime. You can also purchase coverage for your spouse. You will have a choice of $5,000, $10,000 or $15,000 for yourself and $5,000 or $10,000 for your spouse. Dependent children are automatically covered at 25% of your benefit amount.

Short Term Disability Insurance

Short term disability insurance is sometimes called income protection or "paycheck insurance." It can replace a portion of your **weekly income** if you are unable to work for a few weeks or months due to an illness or injury — or childbirth. Short term disability insurance can pay a benefit for up to 11 weeks after being out of work for 14 days as a result of an illness or injury. The coverage will pay you 60% of your salary up to **$750 per week** during the time you remain disabled and unable to work. This coverage will

not require any medical questions to qualify for this annual enrollment only.

Term Life and AD&D Insurance

What would your loved ones do without you? Term life insurance is an affordable way to leave them money when you die. They can use it to help pay for housing and other expenses, including your final arrangements. This plan includes an Accidental Death and Dismemberment (AD&D) benefit, which pays more money if you die in a covered accident. If you survive a serious accident, it can pay you money for certain severe injuries, such as loss of vision, hearing and limbs.

You may purchase additional coverage, up to **5x your annual salary**, plus coverage for your **spouse and/or children**. You can get Guaranteed Issue coverage up to $150,000 for yourself, $30,000 for your spouse and $10,000 for children without answering any medical questions during this annual enrollment period. If you elect an amount less than the full Guaranteed Issue this year than you can still increase your amount at future annual enrollments up to the full Guaranteed Issue amount without having to answer medical questions as well. But, you must enroll to take advantage of future opportunities.

* 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. See the actual policy or your Unum representative for specific provisions and details of availability.

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