

Benefits Open Enrollment

Month X - XX, YEAR

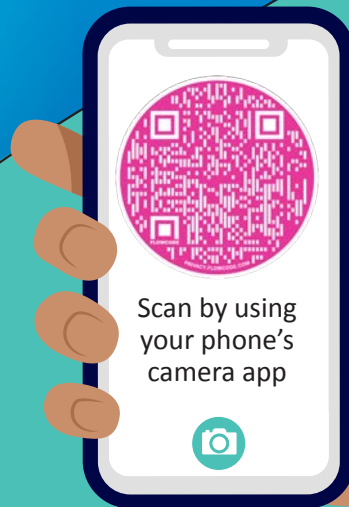
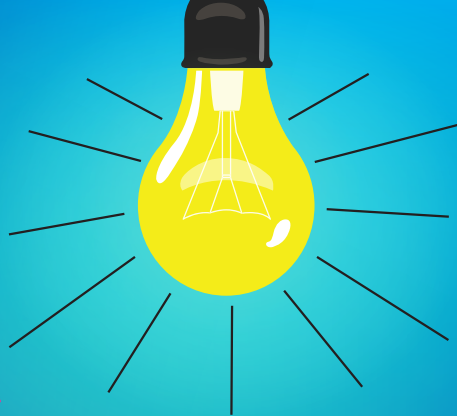
It's time to **shed some light** on how to take care of yourself financially when dealing with an expected or unexpected medical condition.

Did you know that as a member, you have access to these valuable benefits from Unum?

★ **Disability**

★ **Accident**

★ **Critical Illness**



To learn more or to enroll:

Schedule an appointment with a benefit counselor by scanning the QR code, calling 866.998.2915 or visiting www.myenrollmentschedule.com/sample

DISABILITY MYTHS!



» **I won't become disabled.**

Accidents and illnesses happen every day. Members have received \$25,000,000 in benefits when they couldn't work.



» **I don't need the coverage because I have accumulated sick days and a sick bank.**

Do you have enough sick days to cover an illness more than six months?



» **I'll get it if and when I need it.**

When you need it, it's too late to apply. You must be enrolled in the plan prior to becoming disabled by illness or injury, or becoming pregnant.



» **I'm eligible for Social Security disability benefits.**

As an educator, you are NOT eligible for SSDI.

Disability Insurance

- » It can replace most of your income when a serious illness or injury prevents you from working.
- » Short- (STD) and long-term (LTD) disability plans are available.
- » Choose from either a 14- or 30-day STD elimination period.
- » Maternity coverage is available with the STD plan.
- » You're eligible for coverage if you work 18.5 hours or more per week.

