

# Drury University UNUM Benefit Program

We are excited to inform you about the Call Center process to enroll in UNUM benefits described below. Drury University has taken the time and effort to ensure the products available are of high quality and competitively priced. We care about the financial risks that our employees face. This Drury University supplemental benefit program is intended to give you all the information you need to determine if these products can address some of the financial risks you encounter.

**Why should I enroll now?** Our consultants for benefits, J.W. Terrill, have secured a **one-time only** guarantee issue for **this** Open Enrollment! This means you are eligible for an amount of coverage without having to answer health questions! What a perfect opportunity to take advantage of these supplemental benefits for you and other family members!

## How can you learn about these benefits and enroll?

- Please phone Corporate Benefit Specialists as soon as possible!
- Please call between 9am-5pm CST 913-345-0335.
- If a representative is not available when you phone, please leave your phone number and name. Someone will return your phone call as soon as possible.
- Note: Deadline to enroll is **Friday May 8<sup>th</sup>**, please call as soon as possible!

Please note: All plans allow for portability at the same group rate upon leaving Drury University.

Below is a brief description and overview of each benefit available through payroll deduction. All plans except short term disability are available for your spouse and children.

**Short Term Disability Income Insurance Protection** - This benefit will provide income to you for up to 6 months prior to the start of your Drury University long term disability benefit. There will be a choice of elimination periods. Benefits are paid in addition to any sick leave. This will allow you to tailor this important benefit, so in the event an illness or injury would cause an absence from work, a percentage of lost income could be paid to you for necessary living expenses.

**Accident Expense Benefit** - Are you prepared for the extra expenses that result from a sudden accident? This plan provides you cash and covers a wide range of on and off job injuries for accident-related non-medical and medical expenses such as ambulance, emergency room, fractures, cuts, dislocations, adult and children sports activities, hospitalization, physical therapy, crutches, pain management, rehabilitation, burns and many other out-of-pocket costs. It also pays \$50 tax-free cash each year for any insured that has any 1 of 26 qualifying health screening exams.

**Critical Illness Insurance** - Any serious life-threatening disease can be physically, emotionally and financially devastating. Expenses associated with loss of income, rehabilitation, health care, and general family disruption can add up quickly. This benefit provides multiple tax-free lump-sum cash payments (\$5,000 to \$50,000) in the event of a cancer, carcinoma in situ, heart attack, bypass surgery, stroke, benign brain tumor, blindness, coma, major organ failure, occupational HIV, kidney failure and permanent paralysis. At this enrollment opportunity, you have a one-time opportunity to enroll for \$20,000 and \$10,000 for spouse without needing to answer any medical questions! It also pays \$50 tax-free cash each year for any insured that has any 1 of 26 qualifying health screening exams. Dependent children are included at no additional cost without any qualification requirements and are covered for 5 additional specific childhood/newborn conditions (cystic fibrosis, cerebral palsy, Down syndrome, spina bifida and cleft lip or palate).

**Thank you.**