



>

Offer of Voluntary Benefits Through UNUM



As a recent new hire, you have an opportunity to participate in voluntary benefits through UNUM for short term disability, and long term disability, and this **ONE TIME OPPORTUNITY to participate in term life and accidental death & dismemberment insurance with guarantee issue** Benefit highlight sheets as well as enrollment forms can be found just below this summary and is located <http://www.lbcc.edu/HumanResources/formsbenefits.cfm>

→ UNUM Enrollment Forms

- o There is a separate enrollment form for each benefit: term life and AD&D, short term disability, and long term disability.
- o Please complete the appropriate form to elect or waive each benefit.

x UNUM Voluntary Life and AD&D highlight sheet

- o Employee coverage: can elect up to 5 times salary in increments of \$10,000, not to exceed \$750,000. Guarantee Issue Limit is \$200,000
- o Spouse coverage: can elect up to 100% of employee amount in increments of \$5,000, not to exceed \$750,000. Guarantee Issue Limit is \$30,000
- o Child coverage: can elect up to 100% of employee coverage amount in increments of

5 ()-33\$1)4 (0,0)4 (In)-15Te1s\$1axim4 (In)333\$1e the best decision and complete

for any level of

must be turned in to the Benefits Department