

UNUM DISABILITY OPEN ENROLLMENT

**You Can Choose a Benefit Amount in \$100 Increments,
up to 66 2/3% of your salary!**

Purchase a Benefit that suits *YOUR NEED!*

**UNUM'S EDUCATOR SELECT
INCOME PROTECTION INSURANCE**

Now is your chance to sign up for coverage or increase your current coverage. By signing up for coverage at this open enrollment, you will receive these outstanding benefits:

- Income Replacement for Accident or Sickness*
- Choice of Benefit Durations and Elimination Periods
- Waiver of Premium
- Pregnancy - covered the same as any sickness
- Specialized Work-Life Balance Program

*For New Hire Employees, be sure to sign up for coverage within 60 days of your date of hire to receive Guarantee Issue.**

*For Employees Currently Insured, be sure to ask about increasing your current coverage. You can increase your coverage without answering health questions.**

*For Late Entrants, sign up for coverage during this open enrollment without answering health questions.**

What are the changes to the plan?

The Dependent Care Expense Benefit and Severe Impairment Benefit - Disability Plus have been added.

In addition, the 0/3 Elimination Period has been changed to a 0/7 Elimination Period with no change to the rates.

Medical Treatment Benefit, Hospital Indemnity Benefit, and AD&D Benefit have been eliminated.

Take advantage of this opportunity now and protect one of your most valuable assets –Your Paycheck! Rarely does anyone have enough of this vital protection.

**For Additional Information, Please Call
Highlander Financial Services, LLC
at 1-800-992-9642 or
Your Benefits Office.**

If you would like to make a change or enroll in the disability, you must sign up online at www.neisdbenefits.com

Underwritten By:

UNUM Life Insurance Company of America, Portland, Maine

** Coverage is subject to the pre-existing condition limitation.*