BENEFITS ENROLLMENT

Open Enrollment 2027
BENEFITS

UNUM VOLUNTARY PLANS

Unum Voluntary plans can help offset out-of-pocket medical or household expenses. Receive direct cash payments to help pay copays or deductibles. Or use the cash payment for everyday expenses. Review plan details for the Accident, Critical Illness and Hospital plans to decide which plans are right for you.

GROUP ACCIDENT INSURANCE	GROUP CRITICAL ILLNESS INSURANCE	GROUP HOSPITAL INSURANCE
Accident insurance provides a set benefit amount based on the type of injury you have and the type of treatment you need. It covers accidents that occur on and off the job. And it includes a range of incidents, from common injuries to more serious events.	Critical Illness will pay a lump sum benefit payment if you are diagnosed with an illness that is covered by this insurance. Eligible diagnoses include but not limited to: • Heart attack • Stroke • Major organ failure • Cancer • ALS • Multiple Sclerosis Critical Illness will not pay a wellness benefit in 2027.	Group Hospital Insurance helps covered employees and their families manage the financial impacts of a hospitalization. You can receive benefits when you are admitted to the hospital for a covered accident, illness or childbirth.

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