



LBCC's 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 on LBCC's intranet at <http://www.lbcc.edu/HumanResources/formsbenefits.cfm>.

- *UNUM Enrollment Forms*
 - There is a separate enrollment form for each benefit: term life and AD&D, short term disability, and long term disability.
 - Please complete the appropriate form to elect or waive each benefit.
- *UNUM Voluntary Life and AD&D highlight sheet*
 - 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
 - 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
 - Child coverage: can elect up to 100% of employee coverage amount in increments of \$2,000, not to exceed \$10,000. Guarantee Issue Limit is \$10,000.
- *UNUM Voluntary Short-Term Disability highlight sheet*
 - After 30 days of continuous disability, the plan pays 70% of your weekly earnings to a maximum benefit of \$2,308 per week, for a maximum period of 22 weeks.
- *UNUM Voluntary Long-Term Disability highlight sheet*
 - After 180 consecutive days of disability, the plan pays 60% of your monthly pre-disability earnings to a maximum benefit of \$10,000 a month.
- *UNUM Evidence of Insurability(EOI form)*
 - Please complete if you elect coverage above the guarantee issue limit of up to \$200,000 for yourself and/or \$30,000 for your spouse.

Please read through these documents carefully so you can make the best decision and complete the appropriate forms if you're electing any benefits. **Forms must be turned in to the Benefits Office (Mailcode G2) no later than within the 31 days from hire date.** If notices are NOT TURNED in timely, you can apply at ANYTIME, but will be required to provide an EOI for any level of coverage and there is NO GUARANTEE ISSUE.