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](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.