

Need life insurance? Get coverage now – guaranteed



With Unum's guaranteed issue life insurance, you can get coverage with no medical questions or health exams.

As life changes, family needs increase — and so can your financial obligations. That's why your employer is giving you the opportunity to get guaranteed life insurance coverage. It's financial protection you can count on now and in the future.

69% of Americans have less than **\$1,000** in savings.¹



Don't miss your opportunity

You can get guaranteed life insurance coverage during this year's enrollment only. Apply now and help protect your loved ones.

How guaranteed issue works

During your annual enrollment

If you enroll:

You can elect one, two or three times your annual earnings up to \$700,000. No medical questions or health exams are needed for amounts that are the lesser of three times your annual earnings or \$325,000.

If you enroll your spouse:

You can elect coverage for your spouse up to 50% of your additional life amount not to exceed \$100,000. No medical questions or health exams are needed for amounts up to \$50,000.

If you do not enroll:

If coverage is offered at subsequent annual enrollments, you can apply; however, you will need to answer health questions, even for the minimum amount. You could be declined coverage.

Future enrollments

You can increase your coverage at future enrollments, but medical questions or health exams will be required.

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Delayed effective date of coverage

Employee: Insurance coverage will be delayed if you are not in active employment because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective.

TOTALLY DISABLED means that, as a result of an injury or sickness or a disorder:

Your dependent spouse:

- is confined in a hospital or similar institution;

- is confined at home under the care of a physician for a sickness or injury;
- or has a life threatening condition.

Your dependent children:

- are confined in a hospital or similar institution;
- or are confined at home under the care of a physician for a sickness or injury.

LIFE THREATENING CONDITION is a critical health condition that may result in your dependent's loss of life.

* Must be actively at work during the annual enrollment to apply for or increase coverage. Some restrictions may apply.

¹ Go Banking Rates, "69% of Americans Have Less Than \$1,000 in Savings" (2016). The most recent source of its kind.

The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. See the actual policy or your Unum representative for specific provisions and details of availability.

Underwritten by Unum Life Insurance Company of America, Portland, Maine

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