

It can be difficult
to budget for life's
unexpected emergencies.

That's why New Castle County of Delaware is giving you the opportunity to purchase this important coverage from Unum. It can help protect your finances from a variety of common situations — and can give you the assurance that you've made a smart decision for yourself and your family.



Group Long Term Disability Insurance

Long Term Disability Insurance replaces part of your income if you are sick or injured for an extended period of time. It can pay a monthly benefit as long as you're considered disabled, according to your policy. These benefit payments could be reduced if you're also receiving other replacement income — such as Social Security Disability Insurance.



Critical Illness Insurance*

Critical Illness Insurance can pay money directly to you if you're diagnosed with a covered serious health condition. You can use the lump-sum payment to help with co-pays and deductibles — or any of your other expenses. Your children are automatically covered and your spouse can also get coverage. A benefit for qualified health screening tests is also included.



Group Accident Insurance*

Accident Insurance can pay money directly to you if you get hurt and need medical attention. The amount is based on your specific injury and treatment. It covers things like ER treatment, fractures, stitches and more. You can use the money however you choose. A benefit for qualified health screening tests is also included.



Individual Short Term Disability Insurance

Short Term Disability Insurance replaces part of your monthly income if you can't work because of a covered injury, illness or childbirth. How long you can receive benefits will depend on your plan and how long you're disabled.



Group Hospital Insurance*

Hospital Insurance can pay you a benefit when you're admitted to the hospital for a covered injury or illness. It can help with the out-of-pocket expenses medical insurance may not cover, such as co-pays and deductibles. You decide how to spend the money. Coverage is also available for your spouse and children. This coverage is a supplement to health insurance. It is not a substitute for comprehensive health insurance and does not qualify as minimum essential health coverage.

*** LIMITED BENEFIT POLICY.**

Group products are underwritten by: Unum Life Insurance Company of America, Portland, Maine and Unum Insurance Company, Portland, Maine

Individual products are underwritten by: Provident Life and Accident Insurance Company, Chattanooga, Tennessee

These policies or their 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.

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Long Term Disability Insurance

Unum's Long Term Disability Insurance can pay you 60% of your gross monthly earnings (up to the maximum allowed by your plan) if you become sick or injured and can't work for an extended period. It can help you pay your bills and protect your finances at a time when you have extra medical costs and experience an income loss. The amount of benefit you receive from the plan may be reduced or offset by income from other sources — such as Social Security Disability Insurance. The length of time you can receive benefits is based on your age when you become disabled.

You can take advantage of affordable group rates, and your cost is conveniently deducted from your paycheck.

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations that may affect any benefits payable. For complete details of coverage and availability, please refer to policy form C.FP-1 or contact your Unum representative.

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Work-life Balance Employee Assistance Program (EAP)

Included with your Long Term Disability Insurance, Work-life Balance is a comprehensive resource providing access to professional assistance for a wide range of personal and work-related issues. The service is available to you and your family members 24 hours a day, 365 days a year. It provides resources to help employees find solutions to everyday issues such as financing a car or selecting childcare, as well as more serious problems such as alcohol or drug addiction, divorce or relationship problems. There are online resources in Spanish, a dedicated Hispanic service center and multi-lingual capabilities in 140 languages.

The Work-life balance employee assistance program, provided HealthAdvocate, is available with select Unum insurance offerings. Terms and availability of service are subject to change. Service provider does not provide legal advice; please consult your attorney for guidance. Services are not valid after coverage terminates. Please contact your Unum representative for details.

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Worldwide Emergency Travel Assistance Program

Whether your travel is for business or personal reasons, Unum's Worldwide Emergency Travel Assistance Program is there to help you when an unexpected emergency occurs. With one phone call any time of the day or night, you, your spouse and dependent children can get immediate assistance anywhere in the world. Emergency travel assistance is available to you when you travel to any foreign country, including neighboring Canada or Mexico. It is also available anywhere in the United States for those traveling 100 or more miles from home. Your spouse and dependent children do not have to be traveling with you to be eligible.*

Worldwide Emergency Travel Assistance services, provided by Assist America, Inc., are available with select Unum insurance offerings. All emergency travel assistance must be arranged by Assist America, which pays for all services it provides. Terms and availability of service are subject to change and prior notification requirements. Services are not valid after coverage terminates. Please contact your Unum representative for details.

*A spouse traveling on business for his or her employer is not covered by the program.

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Whole Life Insurance

Unum's Whole Life Insurance is designed to pay a death benefit to your beneficiaries, but it can also build cash value you can use while you are living. The policy accumulates cash value at a guaranteed rate of 4.5%.* Once your cash value builds to a certain level, you can borrow from the cash value or use it to buy a smaller "paid-up" policy with no more premiums due. If you are diagnosed with a medical condition that limits life expectancy to 12 months or less, you can request up to 100% of the benefit amount, to a maximum of \$150,000. Your spouse and dependents have this option as well.

*The policy accumulates cash value based on a non-forfeiture interest rate of 4.5% and the 2001 CSO mortality table. The cash value is guaranteed and will be equal to the values shown in the policy. Cash value will be reduced by any outstanding loans against the policy.

Employees must be U.S. or Canadian citizens, or have a green card, and working in the U.S. to receive coverage. Spouses and dependents must live in the U.S. to receive coverage.

When you buy life insurance, you name the people who will receive the money from the policy when you die. These people are called beneficiaries. Unum will pay benefits to the beneficiaries in one lump sum; however, if a beneficiary is a minor (typically younger than 18, but this may vary by state) and no financial guardian has been appointed, the benefits will be paid to that minor through a Unum Retained Asset Account.

A Unum Retained Asset Account is a fund held in Unum's general account for the named minor beneficiary. The account accrues interest regardless of Unum's actual investment performance, and, while not FDIC insured, the account funds are fully guaranteed by Unum.

For more information about the retained asset account, please contact Unum.

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations that may affect any benefits payable. For complete details of coverage and availability, please refer to policy form L-21848, or contact your Unum representative.

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Group Accident Insurance

Unum's Group Accident Insurance can pay lump-sum benefits based on the injury you receive and the treatment you need, including emergency-room care and related surgery. The benefit can help offset the out-of-pocket expenses that medical insurance does not pay, including deductibles and co-pays. A wellness option can pay an annual benefit for preventive care.

Employees must be legally authorized to work in the U.S. and actively working at a U.S. location. Spouses and dependents must live in the U.S. to receive coverage.

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Group Critical Illness Insurance

Unum's Group Critical Illness Insurance can help protect your finances from the expense of a serious health problem, such as a stroke or heart attack. Cancer coverage is also available. You choose a lump-sum benefit that's paid directly to you at the first diagnosis of a covered condition. You can use the benefit any way you choose.

Employees must be legally authorized to work in the U.S. and actively working at a U.S. location. Spouses and dependents must live in the U.S. to receive coverage.

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations that may affect any benefits payable. For complete details of coverage and availability, please refer to policy form CI-1, or contact your Unum representative.

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Group Hospital Indemnity Insurance

Unum's Group Hospital Indemnity Insurance can complement your health insurance to help you pay for the costs associated with a hospital stay. It can also provide funds for the out-of-pocket expenses your medical plan may not cover, such as co-insurance, co-pays and deductibles. A wellness option can pay an annual benefit for preventive care.

Employees must be legally authorized to work in the U.S. and actively working at a U.S. location. Spouses and dependents must live in the U.S. to receive coverage.

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations that may affect any benefits payable. For complete details of coverage and availability, please refer to policy form GHI-1, or contact your Unum representative.

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This coverage is a supplement to health insurance. It is not a substitute for comprehensive health insurance and does not qualify as minimum essential health coverage.

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Individual Short Term Disability Insurance

Unum's Individual Short Term Disability Insurance protects a portion of your income if you are unable to work due to a covered injury or illness. This coverage can pay a monthly benefit to provide some income during a time of need. Common reasons people use this coverage include injuries, a covered pregnancy and digestive problems — such as gall bladder surgery.

* Eligible employees must be actively at work to apply for coverage. Being "actively at work" means that on the day the employee applies for coverage, he/she must be working at one of his/her company's business locations, or at a location where he/she is required to represent the company. If applying for coverage on a day that is not a scheduled workday, the employee will be considered actively at work as of his/her last scheduled workday. Employees are not considered actively at work if they are on a leave of absence.

Employees must be U.S. citizens, Canadian citizens working in the U.S., or have a green card, to receive coverage.

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations that may affect any benefits payable. For complete details of coverage and availability, please refer to policy form L-21776, L-21724, FUL-21724 or contact your Unum representative.

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