

2018 UNUM Enrollment Guide

October 9, 10 & 15, 2018

8:00 am – 5:00 pm



2018 UNUM OPEN ENROLLMENT

We are excited to announce the continuation of the UNUM benefit programs for you and your family.

The Unum Accident and Critical Illness benefit plans can help protect you and your family's income when you need it most. All of the Unum plans are portable, meaning you can take the coverage with you upon retirement or separation of employment from the county at the same group rate.

New Employees: If you were hired October 1, 2017 or after, this is your first enrollment opportunity into the Unum Accident and Critical Illness plans. *The Benefits team recommends and highly encourages appointments for new employees as you have the right to Guarantee Issue.* This means that there is no need to answer any medical questions in order to qualify for the coverage. A packet of information is being mailed to your home. We encourage you to review the benefit information with your family, schedule an appointment to meet with a Unum Representative, and bring your packet materials with you to your appointment.

Current Employees: Coverage through Unum is offered to current employees during Open Enrollment. You may schedule an appointment with the Unum Representative to enroll.

How to Schedule an Appointment

Appointments with a Unum representative may be scheduled between 8:00 am and 5:00 pm on October 9, 10 or October 15th. Meetings will be held in the IT Training Room, Ground Floor Suite 7 in the Administration Building.

This year we are utilizing a self-scheduling program to schedule Unum appointments. This program allows you to schedule your appointment as well as add the appointment directly to your calendar. Please click the following link to schedule your 20 minute consultation with our Unum rep: <https://myunumappointment-mcq.as.me/schedule.php>

Accident Coverage

Accident Insurance gives you something to fall back on while you are on the road to recovery. Accident insurance can provide benefits for covered accidents that occur off the job. This benefit provides cash benefits based on the type of accident. In addition, it provides funds that can be used to help pay the out-of-pocket expenses your medical plan may not cover such as deductibles, co-insurance and co-pays.

Critical Illness Coverage

This Critical Illness benefit provides a lump sum benefit if you are diagnosed with one of the covered illnesses. Covered illnesses include cancer, stroke, heart attack, kidney failure, major organ transplant and others. The policy also includes a \$100 Wellness Benefit per year.

** Dependent children are included at no additional cost without any qualification requirements and are covered for 5 additional specific childhood conditions (cystic fibrosis, cerebral palsy, down syndrome, spina bifida and cleft lip or palate).*

Wellness Benefit

A wellness reimbursement benefit is automatically included in the Critical Illness plan. This benefit can pay \$100 per calendar year per insured individual if a covered health screening test is performed, including:

- Blood Tests
- Stress tests
- Colonoscopies
- Chest X-Ray
- Mammograms

Want More Information?

Visit the Unum page on the Madison County website and click on the [Unum-OE-Link](#) for additional information and to view two short videos:

<http://www.co.madison.il.us/benefits/unum.php>