



UNUM Voluntary Benefits

You may opt to enroll in **voluntary benefits with UNUM**.

- **Voluntary Accident Insurance - Voluntary accident insurance** is a supplemental employee coverage that addresses costs associated with injuries or illnesses that are unexpected. The UNUM plan features include wellness, catastrophic, and sickness hospital confinement benefits, as well as portability and coverage for eligible dependents of the employee (when purchased).
- **Voluntary Critical Illness Insurance - Critical illness insurance** is a type of supplemental coverage that pays a lump sum benefit if you are diagnosed with a covered illness (i.e., medical emergencies like heart attacks or strokes). The plan's critical illness benefits are for certain conditions, are portable, and provide coverage for eligible dependents of the employee (when purchased).

Long-term Care Insurance is company-provided, with an option for employees to increase the employer-paid plan benefits at your own expense.

- **Long-term Care Insurance** – A **long-term care insurance** policy helps cover the costs of that care when you have a chronic medical condition, a disability or a disorder. The employer-paid benefit amount is: 3 years/\$1,000 per month/facility & home care. Employees may opt to increase the employer-paid plan in accordance with the carrier/plan rules. The increase in the employer-paid plan requires that a Long-term Care Insurance application is submitted for employee coverage. All spouse/family selections also require the submission of a Long-term Care Insurance application.

Find out additional plan details and calculate coverage options here:

<https://unuminfo.com/cmsco/index.aspx>

Contact MainLine HR with questions at HRHelpdesk@mainlineco.com.

This benefit overview provides only a summary of your benefits. All services described within are subject to the definitions, limitations, and exclusions set forth in each insurance carrier's or provider's contract.