As employees who were previously enrolled in Chubb benefits for Accident, Critical Illness/Cancer and/or Hospital, this is your opportunity to enroll in these coverages under Unum. You will log into ADP and enroll via the system.

There will be no medical questions and the pre-existing limitation on Hospital and Critical Illness/Cancer will be waived if you enroll by 4/29. These plans will be effective 05/01/2022. Please review the materials, videos and visit the dedicated website.

If you have any questions regarding this offering, please email Samantha Ortwein sortwein@unum.com.

We value the contributions you make, and we want to help protect what matters to you. That’s why we’re pleased to offer you valuable insurance coverage from Unum.

Benefits Available:

- **Employer Paid** Long Term Disability Insurance
- **Employer Paid** Term Life Insurance and Accidental Death & Dismemberment
- **Employee Paid** Term Life Insurance and Accidental Death & Dismemberment – your current election is being carried over, Open Enrollment for changes Fall of 2022
- **Critical Illness Insurance** – Enroll NOW
- **Accident Insurance** – Enroll NOW
- **Hospital Insurance** – Enroll NOW
- **Vision Insurance** – your current election is being carried over, Open Enrollment for changes Fall of 2022

--- How to Apply for Coverage ---

**Enrollment Begins:** Thursday April 21, 2022

**Enrollment Ends:** Friday April 29, 2022

**Dedicated Enrollment Website:** [https://flimp.live/DrewUniversity-UnumBenefits](https://flimp.live/DrewUniversity-UnumBenefits)

**Benefits Detail:**

**Employer Paid Long Term Disability Insurance**

How would you pay your bills if you couldn’t work for an extended period of time? This coverage pays you a portion of your income when a covered long-term injury or illness keeps you from earning a paycheck.

Your employer is paying the full cost of this valuable coverage.
Learn more about Long Term Disability coverage:

Read more about this benefit.

Watch a video about this benefit.

Employer Paid and Employee Paid
Term Life Insurance and Accidental Death & Dismemberment (AD&D)

What would your loved ones do without you? Term Life Insurance is an affordable way to help them pay the bills if you die during your working years. They can use the money to help pay for housing and other expenses, including your final arrangements.

You can get coverage for yourself and your family members.

Learn more about Term Life coverage:

Read more about this benefit. (Employee Paid)

Read more about this benefit. (Employer Paid)

Watch a video about this benefit.

Critical Illness Insurance
Severe illnesses often have out-of-pocket expenses that medical insurance doesn't cover. This coverage pays you a lump sum if you are diagnosed with a covered condition. It can help you worry less about expenses so you can focus on your recovery.

You can get coverage for yourself and your family members.

Learn more about Critical Illness Insurance coverage:

Read more about this benefit.

Watch a video about this benefit.

Accident Insurance
If you are accidentally injured, this coverage can pay you money for more than 50 types of injuries, services and treatments. You can use this benefit to help cover expenses your health insurance doesn't, like co-pays and deductibles.

You can get coverage for yourself and your family members.

Learn more about Accident Insurance coverage:

Read more about this benefit.

Watch a video about this benefit.

Hospital Insurance
A hospital stay or medical procedure can cost thousands of dollars. You can use this coverage to help pay for the out-of-pocket expenses medical insurance doesn't cover, such as co-insurance, co-pays and deductibles.

You can get coverage for yourself and your family members.

Your employer is paying part of the cost of this valuable coverage.
Learn more about Hospital Insurance coverage:

Read more about this benefit.

Watch a video about this benefit.

Vision Insurance
Your eyes need great care to stay healthy year after year. Unum Vision offers the value on vision care and eyewear you deserve — at the time and place that fits your lifestyle and budget. Our network of more than 40,000 vision access points includes both independent optometrists and national retailers.

You can get coverage for yourself and your family members.

Learn more about Vision Insurance coverage:

Read more about this benefit.

This coverage could make a big difference to your loved ones, so please take a minute to enroll before April 29, 2022.