



Announcing New Health & Welfare Voluntary Benefits From UNUM

It can be difficult to budget for life's emergencies. That's why AFSCME DC 47 is giving Health and Welfare Fund members the opportunity to purchase this important coverage from Unum. It can help protect your finances from a variety of unexpected situations - and can give you the assurance that you've made a smart decision for yourself and your family.

HOW TO APPLY: Enroll from September 25th through October 13th:



Meet with a Benefits Plus counselor

Enrollment locations will be posted on DC 47 website

Call Benefits Plus at 215-732-PLUS for enrollment details

OR Call Unum at 1-800-334-8584 to enroll

Voluntary Benefits Available to DC 47 Health and Welfare Fund Members:

Individual Short Term Disability Insurance: Individual Short Term Disability insurance can help protect a portion of your monthly income if you are unable to work due to a covered injury or illness. This means you can have some income during a time of need. Common reasons people use this coverage include pregnancy, injuries, and digestive problems - such as gall bladder surgery. [Watch A Video to Learn More](#)

Accident Insurance – NEW! With the high cost of medical care today, a trip down the stairs can hurt your bank account as much as your body. Accident Insurance can pay you money based on the injury and the treatment you receive, whether it's a simple sprain or something more serious like a broken bone. Your plan can pay benefits for emergency room treatment, stitches, crutches, injury-related surgery, and a list of other accident-related expenses. The money is paid directly to you and you decide how to spend it. You can also purchase coverage for your spouse and dependent children. [Watch A Video to Learn More](#)

Critical Illness Insurance – NEW! Critical Illness Insurance can pay money directly to you if you're diagnosed with a covered serious health condition like a heart attack or stroke – you can also choose to cover cancer. You may elect coverage from \$5,000 - \$50,000, and you can use the lump-sum payment in any way you choose. Your children are automatically covered at 25% of your amount, and your spouse can

also get coverage. A benefit for qualified health screening tests is also included. [Watch A Video to Learn More](#)

Individual Whole Life Insurance – NEW!: Whole Life Insurance can pay money to your loved ones if you die. But it also offers additional value: a “living” benefit. If you are diagnosed with a terminal illness and have a life expectancy of one year or less, you can request some or all of the death benefit while you are living. Whole Life Insurance premiums won’t increase with age, and your policy can build cash value over time. You can use the cash value later in life to buy a smaller, “paid-up” policy with no more premiums due. [Watch A Video to Learn More](#)

Group Hospital Indemnity Insurance: Hospital Indemnity 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. A benefit for qualified health screening tests is also included. [Watch A Video to Learn More](#)

Text #DC47 to 87487 to learn more!

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