

## New Health & Welfare Voluntary Benefits

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, or you may call Benefits Plus at 215-732-PLUS for enrollment details
- **Call Unum at 1-800-334-8584 to enroll**

### 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.

### Accident Insurance

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.

### Critical Illness Insurance

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.

### Individual Whole Life Insurance

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.

### 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.