

# Take a look at what your employer is offering



## Clarkston School District

**You work hard for your paycheck. But it can be hard to budget for life's unexpected emergencies. That's why Clarkston School District is giving you the option to purchase the Unum coverage shown below. It can help protect your finances from the uncertainty of the future and give you a little peace of mind**

### How to apply:

**Call: 1-866-310-6778**

**to speak with a Unum representative**

### Enrollment Dates:

**9/23/2013 – 9/27/2013**

**Monday – Friday**

**5:00am – 5:00pm PST**



#### **Individual short term disability insurance**

Individual short term disability insurance can help replace 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 an injury from a car accident. Your plan can pay you a benefit for an 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\***

What's a critical illness? Some common examples are heart attack and stroke. Some policies can also include coverage for cancer. But this coverage also includes serious conditions like permanent paralysis — the kind of injury that can happen to a healthy person in a car or skiing accident, for example. The medical treatment for these conditions can be very expensive. Critical illness insurance can help by paying a lump sum payment directly to you at the first diagnosis of a covered condition. You decide how to spend it. You can also purchase coverage for your spouse and dependent children.



#### **Term life insurance**

What would your loved ones do without you? Term life insurance is an affordable way to leave them money when you die. They can use it to help pay for housing and other expenses, including your final arrangements. If the plan includes an Accidental Death and Dismemberment (AD&D) benefit, the policy pays more money if you die in a covered accident. If you survive a serious accident, it can pay you money for certain severe injuries, such as loss of vision, hearing and limbs.

\* LIMITED BENEFIT POLICY.

Group products are underwritten by: Unum Life Insurance Company of America, Portland, Maine

Individual products are underwritten by: Provident Life and Accident Insurance Company, Chattanooga, Tennessee

These policies or their provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. See the actual policy or your Unum representative for specific provisions and details of availability.

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