

# Critical Care Supplemental Plan Summary

## Licensed

Benefit	UNUM
General	This option is available only in October each year during Open Enrollment. Employees must meet eligibility requirements and speak with a Benefits Counselor in order to apply. More information is included inside your enrollment packet.
Plan Features	<ul style="list-style-type: none"> <li>▪ Voluntary, individual coverage for employees, with multiple family coverage options available.</li> <li>▪ A lump sum benefit is paid, based on a percentage of the fact amount, upon diagnosis of a covered critical illness or event. (Covered critical illnesses and payment percentages may vary by state.)</li> <li>▪ Coverage is guaranteed renewable as long as premiums are paid and until 100% of the face amount is paid.</li> <li>▪ Premiums are paid through a payroll deduction</li> <li>▪ The policy is individually owned, which means employees can take their policy with them if they retire or leave the district.</li> </ul>