

Critical Care Supplemental Plan Summary

Supervisory/Technical

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"> ▪ Voluntary, individual coverage for employees, with multiple family coverage options available. ▪ A lump sum benefit is paid, based on a percentage of the face amount, upon diagnosis of a covered critical illness or event. (Covered critical illnesses and payment percentages may vary by state.) ▪ Coverage is guaranteed renewable as long as premiums are paid and until 100% of the face amount is paid. ▪ Premiums are paid through a payroll deduction ▪ The policy is individually owned, which means employees can take their policy with them if they retire or leave the district. 	
Covered Critical Illnesses	Heart Attack	100%
	Stroke	100%
	Major organ transplant (<i>undergoing surgery as a recipient of transplant of a heart, lung, liver, kidney or pancreas</i>)	100%
	Permanent Paralysis (<i>covering the permanent paralysis due to a covered accident and continuing for a period of 180 consecutive days</i>)	100%
	End-stage renal (kidney) failure	100%
	Coronary artery bypass surgery (<i>paid once per lifetime</i>)	100%