

Get guaranteed coverage — no medical questions asked



With Unum's guaranteed issue life insurance, you can get coverage with no medical questions or health exams.



Don't miss your opportunity

You can get this guaranteed life coverage during this year's enrollment only. So apply now and ensure your protection for years to come.



Contact your HR manager for more information.

Have you ever wondered if you have enough life insurance?

Life changes, family needs increase — and so can your financial obligations. That's why your employer is giving you the opportunity to get additional guaranteed life insurance coverage. It's financial protection you can count on now and in the future.

With Unum's guaranteed life insurance, your coverage is assured.

You have the flexibility to choose any amount of coverage within the established limits — and change it during future enrollments to meet your needs.

How guaranteed issue works



This enrollment

If you enroll: You can select any coverage amount with no questions or health exams up to the guaranteed issue amount.

If you do not enroll: You will not benefit from this opportunity to obtain guaranteed coverage.

Future enrollments

You can increase your coverage up to the guaranteed issue amount with no health questions or physical exams.

If coverage is offered again, you can apply for it, but will need to answer health questions, even for the minimum amount. You could be declined coverage.

Here's how Joyce managed her guaranteed life coverage*

During benefits enrollment, Joyce was offered guaranteed coverage from Unum. She had a **guaranteed issue amount up to \$100,000.**

- She enrolled for the \$10,000 minimum amount the first year.
- Two years later, after having twins and purchasing a new home, she decided to increase her coverage.
- She was able to increase her coverage at the annual enrollment to \$100,000 without medical questions or health exams.



* For illustrative purposes only. Guaranteed issue amounts vary based on case-specific offering.

The policy or its 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.

Underwritten by Unum Life Insurance Company of America, Portland Maine
In NY, underwritten by First Unum Life Insurance Company, New York, New York

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