

BENEFIT HIGHLIGHTS

Lower Group Rates
Consolidated Plan Design
Lump Sum Benefits that pay direct to you
Guaranteed Issue options, regardless of health conditions

Unum Short Term Disability (off-the-job / sickness)

- 14 day waiting period, 24 week benefit
- 60% benefit up to \$1,500 per week
- 10% bonus for voluntary rehabilitation

Unum Long Term Disability (on or off-the-job / sickness)

- For employees with < 5 years employment
- 180 day waiting period, ADEA benefit (retirement age)
- 60% benefit up to \$5,000 per month
- 10% bonus for voluntary rehabilitation

Unum Critical Illness (up to \$50,000)

- Paid in full at first diagnosis of heart attack, stroke, cancer, permanent paralysis, organ transplant, kidney failure, blindness, HIV, coma, brain tumor
- \$75 annual health screening benefit for each covered person
- Child coverage for cerebral palsy, cleft lip or palate, cystic fibrosis, down syndrome and spina bifida

Unum Accident (off-the-job)

- Catastrophic accidents up to \$100,000
- Accidental Death up to \$50,000
- Burns up to \$20,000
- Fractures up to \$10,000
- Hospital admission \$1,500

Unum Whole Life with LTC rider (up to \$200,000)

- Interest sensitive, guaranteed minimum 4%
- Guaranteed death benefit and premiums
- Reduced paid-up option at 65
- Child and grandchild coverage
- Long Term Care facility 6% / \$3000 monthly
- Long Term Care home 4% / \$1500 monthly

ARAG Legal Ultimate Advisor

- Online resources
- Telephone advice
- In-office services

Liberty Mutual

- Home
- Auto



See brochures for full detail **Confident Solutions. Continuous Service.**

SAMPLE RATES

Town of Mooresville, NC

Semi-Monthly Premium			
Benefit	Age		
Short Term Disability	30	40	50
\$35,000 income	\$11.51	\$14.13	\$18.78
\$50,000 income	\$16.44	\$20.19	\$26.83
	Age		
Long Term Disability	30	40	50
\$35,000 income	\$5.40	\$13.42	\$23.77
\$50,000 income	\$7.71	\$19.17	\$33.96
	Age		
Critical Illness (non-tobacco)	30	40	50
\$5,000 no Cancer	\$2.38	\$3.36	\$5.09
\$10,000 with Cancer	\$5.52	\$9.64	\$17.01
\$30,000 with Cancer	\$14.19	\$26.54	\$48.64
	Age		
Accident	30	40	50
Employee Only	\$7.15	\$7.15	\$7.15
Family	\$17.62	\$17.62	\$17.62
Benefit	Semi-Monthly Premium (non-tobacco)		
Whole Life / with LTC rider	\$10.84	\$21.67	\$32.50
Age	Non- tobacco	Non- tobacco	Non- tobacco
30	\$28,571	\$57,143	\$85,714
40	\$17,391	\$34,783	\$52,174
50	\$9,488	\$18,895	\$28,343
	*LTC rider = \$0.09 to 0.20	*LTC rider = \$0.18 to 0.29	*LTC rider = \$0.37 to 0.44