

Take a look at what your employer is offering



[You work hard for your paycheck](#) and it can be difficult to budget for life's unexpected emergencies. **El Paso County Government** understands this and as a result, is providing you with Long Term Disability and Life/AD&D Insurance. They are also providing you with an opportunity to purchase Short Term Disability, Accident Insurance, Critical Illness, Hospital Insurance and additional Voluntary Life/AD&D coverage through Unum. These benefits can help protect your finances from the uncertainty of the future and give you and your family a little peace of mind.



Term Life and AD&D Insurance:

What would your loved ones do without you? Term life insurance is an affordable way to leave them money if you pass away. Your beneficiaries can use your life insurance benefit to help pay for housing and other expenses, including your final arrangements. The plan also includes Accidental Death and Dismemberment (AD&D) coverage, which pays an additional benefit if you pass away from a covered accident or become dismembered but do not pass away.

Employer Paid:

El Paso County Government is providing \$40,000 of Life and Accidental Death & Dismemberment Insurance to all eligible full-time employees at no cost to you! El Paso County Government also provides \$2,000 of spouse coverage and \$2,000 of dependent child coverage if your child(ren) are between 6 months and 26 years old; coverage is limited to \$1,000 for children under the age of 6 months.

Voluntary Option:

During this enrollment period, all current participants or newly eligible employees and dependents can elect or increase current elections up to the guarantee issue amount of \$200,000 for employees and \$30,000 for spouses with **no medical questions asked!** Coverage above the Guarantee Issue amount is also available with medical underwriting. The overall maximum benefit available for employees is the lesser of 7x your annual earnings or \$500,000. The maximum benefit available for spouses is the lesser of 100% of the employee election or \$250,000. Dependent child coverage of \$10,000 is also available for children between 6 months and 26 years old; coverage is limited to \$1,000 from live birth to 6 months.

***Please note** – if you are not currently participating in the Voluntary Life plan, you will need to go through Medical Underwriting on **any** amount of coverage.



Short Term Disability Insurance: Employee Paid

Short Term Disability Insurance is sometimes called income protection or “paycheck insurance.” It can replace 60% of your weekly earnings up to \$1,000 per week if you are unable to work for a few weeks or months due to an illness or injury — or childbirth. The amount of benefit you receive from the plan may be reduced or offset by income from other sources. Short Term Disability Insurance will begin after 14 days of injury or sickness or following exhaustion of all accrued sick and vacation leave, whichever is greater, and can pay a benefit for up to 26 weeks, depending on how long you remain disabled.



Long Term Disability Insurance: Employer Paid

Long Term Disability Insurance protects a portion of your income. It can pay you a monthly benefit of 60% of your covered monthly earnings if you can't work for more than 180 days due to a covered injury or illness. This insurance can pay a benefit up to \$6,500 per month as long as you are considered disabled according to your policy. The amount of benefit you receive from the plan may be reduced or offset by income from other sources — such as Social Security Disability Insurance.



Accident Insurance: Voluntary

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. This coverage is available for both on- or off-job accidents. 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: Voluntary

What's a critical illness? Some common examples are heart attack, stroke and 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 of \$10,000 or \$20,000 of coverage directly to you at the initial diagnosis of a covered condition. You decide how to spend it and coverage is also available for your dependents.



Hospital Insurance: Voluntary

Hospital Insurance helps covered employees and their families cope with the financial impacts of a hospitalization. You can receive benefits when you're admitted to the hospital for a covered accident, illness, or childbirth. The money is paid directly to you – not to a hospital or care provider. The money can also help you pay the out-of-pocket expenses your medical plan may not cover, such as co-insurance, co-pays and deductibles. You are eligible for \$1,000 for each covered hospital admission and \$100 for each day up to 15 days or \$200 for each day in intensive care up to 15 days, once per year.

Travel Assistance

When traveling for business or pleasure, in a foreign country or just 100 miles or more away from home, you and your family can count on getting help in the event of a medical emergency.

Within the U.S.:

- 1-800-872-1414

Outside the U.S.:

- +(U.S. access code) 609-986-1234

Via Email:

- medservices@assistamerica.com
Reference number: 01-AA-UN-762490

Work-Life Balance

Employee Assistance Program

This complimentary program can help you find solutions for the everyday challenges of work and home as well as for more serious issues involving emotional and physical well-being.

Toll-free, 24-hour access:

- 1-800-854-1446

Online Access:

- www.unum.com/lifebalance

Please
note!

IMPORTANT

- **Delayed Effective Date of Coverage**
Employee: Insurance coverage will be delayed if you are not in active employment because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective. Regularly scheduled vacation time is considered active employment.
Dependent: Insurance coverage will be delayed if the dependent is totally disabled on the date that insurance would otherwise be effective. Exception: infants are insured from live birth. "Totally disabled" means that, as a result of an injury, a sickness or a disorder, your dependent is confined in a hospital or similar institution; confined at home under the care of a physician for a sickness or injury.
- **Pre-Existing Condition Limitation**
Long Term Disability will not cover disabilities beginning in the first 12 months after the effective date of coverage if it is caused by, contributed to by, or resulting from a pre-existing condition. A "Pre-Existing Condition" means the insured employee received medical treatment, consultation, care or services including diagnostic measures or took prescribed drugs or medicines in the 6 months just prior to his/her effective date of coverage.
- **This policy and/or its provisions may vary or be unavailable in some states.**
- **This policy has exclusions and limitations** which may affect any benefits payable. Please see the actual policy or your Unum representative for specific provisions and details of availability.