



Benefits made easy

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www.copower.com

# Protection

## Unum Through CoPower



### Exclusive Features

- Guaranteed Issue amounts
- No industry loads
- Minimum of two participation required for supplemental life
- Composite rates

Providing protection for your employees' most valuable assets — their own well-being and their families — is no easy task. But you can help ease your employees' minds from the unexpected by offering Unum coverage through CoPower:

**Group Term Life Insurance (2-249).** To enroll, members are not required to undergo a physical exam. This benefit is even portable - it gives employees coverage they can keep if they ever leave. Guaranteed Issue amounts are available up to \$150,000 for groups of 10+.

**Supplemental Voluntary Life (2-249).** You can also offer Supplemental Voluntary Life as a buy-up option to your employees, allowing them to obtain additional protection for themselves or their family members. Voluntary life coverage is available with scaled guaranteed issue amounts, and up to \$250,000 or 5x salary with evidence of insurability.

**Standalone Voluntary Life (10-249).** Allow your employees to purchase the coverage they need. Standalone Voluntary Life offers the same book rates and guaranteed issued amounts as Supplemental Voluntary Life. In addition, employer-paid basic life is not required.

**Long Term Disability (10-249).** Offer the most popular LTD plan design with an option of 3 different elimination periods. Unum LTD offers easy book rates with a 2-year rate guarantee. In addition, recently established companies are immediately eligible for coverage!

### Value-Added Benefits Included.

- **Work-Life Balance Employee Assistance Program (EAP)** - Includes three face-to-face sessions per incident every six months.
- **Worldwide Emergency Travel Assistance** - Emergency medical evacuation, medically supervised transportation home, and assistance with prescription replacement.
- **Life Planning Financial and Legal Resources Programs** - Available at no charge to the spouse and beneficiaries.
- **Accelerated Death Benefit** - Pays at 100%.

Contact your broker or visit [www.copower.com](http://www.copower.com) to learn more.