

OUR PARTNERSHIP WITH **unum**[®]

KEY POINTS & DIFFERENTIATORS



The strategic partnership between Unum and CoPower gives brokers three unique offerings to ensure comprehensive coverage for employees. Unum is dedicated to ensuring employers have everything they need to help safeguard the health and well-being of their employees. With over 160 years of experience, Unum provides crucial support during unexpected life events.

Long-Term Disability Coverage

Unum's long-term disability coverage ensures paycheck protection for employees unable to work due to physical or mental impairments, ensuring individuals can maintain their standard of living even during disability.

Only through CoPower, Unum offers an LTD solution with non-offset provisions, allowing individuals to receive disability benefits without deductions for other income sources like state or federal disability benefits, which may double the amount of disability income.

Key Points & Differentiators

- Composite book rates for quick quoting TAT
- Three-year rate guarantee
- 2+ plan: Simplified LTD plan with non-offset benefit.
 - Same flat rate regardless of the member's salary
 - Easy – quote is not necessary
- 10+ plans are standard LTD plan with offsets
 - Enhanced Flexibility with higher maximum, three EP options and Healthcare Protect Rider
 - Includes an EAP with legal resources, and Worldwide Emergency Travel Assistance

Portfolio offers a unique and exclusive LTD plan for Groups as Small as 2 Employees



Term Life and Accidental Death & Dismemberment (AD&D)

Enables employers to support their employees with benefits at a time when it is needed most.

Key Points & Differentiators

- Composite book rates for quick quoting
- Three-year rate guarantee
- Includes Accelerated Death Benefit, EAP with legal resources, and Worldwide Emergency Travel Assistance
- AD&D Insurance included as standard on policies.
- Portability & conversion options for employees

Flexible Guarantee
Issue amounts based
on employer size
Up to \$150,000

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CoPower and Unum’s partnership delivers exceptional value, comprehensive coverage, and an exceptional experience.
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Voluntary Life and Accidental Death & Dismemberment

Employers can offer employees the opportunity to purchase higher levels of coverage at an affordable price with supplemental or standalone group voluntary life.

Key Points & Differentiators

- Age-banded book rates for easy quoting
- Three-year rate guarantee
- Life coverage available to spouse and child(ren)
- Guaranteed Issue Amounts available based on group size, up to \$130,000
- No Evidence of Insurance (EOI) required for GI max
- AD&D Insurance included as standard on policies
- Portability & conversion options for employee

Standalone Voluntary Life	Supplemental Voluntary Life
5+	2+



If you have any questions, contact your Amwins Connect Sales Representative