

UNUM + COPOWER: Smart Coverage. Strong Support.

Unum Group Life and Long-Term Disability benefits help employers support their teams through life's highs and lows. Offering Unum through CoPower means access to exclusive plan designs, powerful tools, and a team that's always in your corner.

Why Brokers Choose Unum Through CoPower

Flexible Coverage

Get tailored options for groups of 2–249 lives, including voluntary and supplemental life.

Stable Rates

Quote composite rates directly in Benefix, with a 3-year rate guarantee.

Unwavering Support

From expert case builds to fast answers and smooth onboarding—CoPower's got your back.

Value-Added Coverage & Support

Your clients can offer these great benefits and perks:

- Employee Assistance Program (EAP), Travel Assistance, Financial Planning*
- AD&D, Waiver of Premium, Accelerated Death Benefit
- Return-to-Work Support, Dependent Care, Worksite Modifications

COVERAGE HIGHLIGHTS

Basic Group Life

- 2+ lives: up to \$35,000
- 10+ lives: up to \$150,000
- **Standalone Voluntary Life:** groups of 5+ lives
- **Supplemental Voluntary:** groups of 2+ lives

Exclusive LTD Options

LTD 2-Life+: groups with 2+ lives

- 40% to \$2,500/month, 2-year own occupation, 24-month duration, 180-day Elimination Period

- **\$21 PEPM**
- **NO OFFSETS**

LTD 10-Life+: plans for 10-249 lives

- Choice of 90-, 180- or 360-day EP
- 60% to \$7,500/month, 2-year own occupation, SS ADEA

Check out the [Unum Product and Rate Guide](#) for details.

Want to stand out with smarter benefits?
Contact your [Regional Sales Manager](#) to get started.

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*Available only on Basic Group Life Plans and Disability Plans

