## Take a look at what your employer is offering



You work hard for your paycheck. But it can be difficult to budget for life's unexpected emergencies. That's why Kansas City Kansas Schools is giving you the option to purchase the Unum coverage shown below. It can help protect your finances and give you some comfort when you need it the most.

How to apply
October 25 to November 7
Call
1-888-776-8443
7:00a.m.-7:00p.m. CST



## **Individual Short Term Disability Insurance**

Individual Short Term Disability insurance can help protect a portion of your **monthly income** if you are unable to work due to a covered injury or illness. This means you can have some income during a time of need. Common reasons people use this coverage include pregnancy, injuries and digestive problems — such as gall bladder surgery.



## Critical Illness Insurance

What's a critical illness? Heart attack and stroke are a couple common examples. This coverage also includes serious conditions like permanent paralysis, and some policies can provide coverage for cancer. Treatment for these conditions can be very expensive, so Critical Illness Insurance can help — by paying a lump sum directly to you at the first diagnosis of a covered condition. You decide how to spend it, and you can also purchase coverage for your spouse and dependent children.



## **Term Life Insurance**

What would your loved ones do without you? Term Life Insurance is an affordable way to leave them money if you die. They can use it to help pay for housing and other expenses, including your final arrangements. Some plans include an Accidental Death and Dismemberment (AD&D) benefit, which pays an additional amount if you die in a covered accident. If you have a serious accident and survive, it can pay a benefit for certain severe injuries like the loss of vision, hearing and limbs.

Group products are underwritten by: Unum Life Insurance Company of America, Portland, Maine Individual products are underwritten by: Provident Life and Accident Insurance Company, Chattanooga, Tennessee

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 $<sup>^{\</sup>star}$  LIMITED BENEFIT POLICY.