



2211 Congress Street
Portland, ME 04122
1-800-ASK-UNUM
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Unum Voluntary Life Enrollment Guidelines

Gwinnett Emergency Specialists, P.C. – Policy 800753

Eligibility

When are employees first able to apply for coverage?

- **New Hires:** A newly hired employee may enroll in coverage if they are working the minimum number of hours required (20 hours per week).
 - Ensure the Enrollment form is signed within the waiting period, which is First of the month following 30 days of continuous active employment.
 - Unum will provide a 31 day grace period beyond the waiting period for the employee to apply for coverage.
- **Newly Eligible:** If the employee's status changes (for example, moving from part time to full time), they can become eligible and apply for coverage.
 - Ensure the enrollment is signed within the waiting period, which is First of the month following 30 days of continuous active employment.
 - Unum will provide a 31 day grace period beyond the waiting period for the employee to apply for coverage.
 - If your policy has the credit for prior service/rehire provision, then the waiting period may have already been satisfied in part or in whole while the employee was in an ineligible class. If the waiting period has been partially or fully satisfied, the employee will have less time to sign the enrollment form.

Coverage Changes/Additions

When can an employee increase current coverage or elect coverage for the first time?

- **During Annual Enrollment** (December 1 to February 1), requests for increases or coverage additions can be made. Spouse coverage increases or additions follow the same guidelines. All forms should be signed during the Annual Enrollment period.
 - Increases of current coverage amounts *up to the non medical maximum* (\$70,000 for Employee and \$15,000 for Spouse) will only require an Enrollment form.
 - Increases of current coverage amounts *over the non medical maximum* will require both an Enrollment and Evidence of Insurability form.
 - An employee, who did not initially elect coverage when it was first available, can apply for coverage during this time. All amounts will require an Evidence of Insurability form.

The information contained in this document can be used as a guideline. Rules may differ between policies. Please refer to the policy contract for additional details.



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- **Outside of Annual Enrollment**

- Requests for *increases in current coverage*, regardless of amount, will require an Evidence of Insurability form.
- Employees who do not currently have coverage cannot elect coverage outside of the Annual Enrollment period.
- Based on the information provided by your employee on the Evidence of Insurability form, Unum's contracted nursing staff may contact your employee to schedule an exam.

When can dependents be added to the policy?

- Dependents can be added to the policy when an employee is initially hired, becomes newly eligible, or has a family status change.
- A family status change such as a birth, adoption, or marriage, will allow an employee to add dependent(s) to their *current* plan outside of the Annual Enrollment period.
 - Coverage must be applied for within 31 days of the family status change and will require an Enrollment form and Request for Change form. Forms should be signed within this 31 day period.
 - An Evidence of Insurability form will be required if the spouse elects an amount over the non medical maximum (\$15,000).

When can coverage be decreased or cancelled?

- Decreases in coverage amounts or cancellation of the policy can be made at anytime with a completed Request for Change form.
- If an employee chooses to cancel/reduce coverage and later wishes to add/increase coverage, an Evidence of Insurability form will be required.

Contacting Unum:

- Forms can be found on Unum's iServices website under Forms & Materials > My Forms > Life & AD&D > Application & Enrollment Forms
- Forms can be faxed directly to Unum using a confidential fax number: 207-771-4019.
- If you have any questions, please do not hesitate to call our Ask Unum representatives at **1-800-ASK-UNUM** (1-800-275-8686) or email AskUnum@unum.com.