

## Valuable insurance available from your employer

Enroll October 31st - November 13th

### Enroll by Phone:

Just call, **800-471-4065**

Lines are open Monday through Friday 5am-5pm PST

It can be difficult  
to budget for life's  
unexpected emergencies.

That's why Chapman University is giving you the opportunity to purchase this important coverage from Unum. It can help protect your finances from a variety of common situations — and can give you the assurance that you've made a smart decision for yourself and your family.



#### Critical Illness Insurance\*

Critical Illness Insurance can pay money directly to you if you're diagnosed with a covered serious health condition. You can use the lump-sum payment to help with co-pays and deductibles — or any of your other expenses. Your children are automatically covered and your spouse can also get coverage.



#### Group Accident Insurance\*

Accident Insurance can pay money directly to you if you get hurt and need medical attention. The amount is based on your specific injury and treatment. It covers things like ER treatment, fractures, stitches and more. You can use the money however you choose.



#### Individual Whole Life Insurance

Whole Life Insurance provides money to your family if you die, to help them with ongoing expenses. This coverage lasts your whole life; it doesn't end after a certain time period. The rates stay the same as long as you have coverage. Whole Life also builds cash value. You can borrow from it, or use it to pay off your coverage early. You can even request a "living benefit," or early payout, if you're diagnosed with a terminal illness that limits your life expectancy to a year or less.

#### \* LIMITED BENEFIT POLICY.

Group products are underwritten by: Unum Life Insurance Company of America, Portland, Maine and Unum Insurance Company, Portland, Maine

Individual products are underwritten by: Provident Life and Accident Insurance Company, Chattanooga, Tennessee

These policies or their provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. See the actual policy or your Unum representative for specific provisions and details of availability.

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