



Get solid protection, every step of the way

Unum partners with American Furniture Warehouse to help protect your income and finances. From the joys of new family members through your most challenging times, we're here to support you and your family with benefits that fit every stage of life.

What you need to know about your Unum benefits

Benefits from Unum can help you protect your finances during difficult times in your life. These policies may pay benefits when you're unable to work, if you experience an accident/hospitalization or are diagnosed with a critical illness, or if you pass away during your working years. Supplemental insurance can help cover additional medical expenses that your traditional health plan may not cover. The benefits are paid directly to you, so you can use the money however you like — whether you need it to pay hospital bills and co-pays or to take care of household expenses while you're focusing on recovery. Plus, many Unum policies are portable, so you may be able to continue your coverage if you change jobs or retire.



Disability Insurance

While you never expect to be in a position where you can't work, something as simple as a back injury or maternity leave could mean time off work without pay. When you're unable to work, the last thing you should worry about is where the money for next week's groceries will come from, or how you will be able to pay your bills. This coverage replaces a portion of your income — think of it as paycheck protection.



Short Term Disability: If a covered illness or injury keeps you from working for more than 7 days, this coverage could replace up to 60% of your weekly income (up to \$2,000 in benefits per week) while you recover. You can receive benefits as long as you remain disabled, for up to 12 weeks.

You're generally considered disabled if you're unable to do important parts of your job due to a non-occupational illness or injury, and your income suffers as a result.

Long Term Disability: This coverage pays a monthly benefit if you have a covered illness or injury and you can't work for a few months — or even longer.

If your disability keeps you out of work for more than 90 days, this coverage could replace up to 60% of your monthly income (up to \$8,000 in benefits per month) while you're unable to work. Coverage continues up to social security normal retirement age, as long as you remain disabled.





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

This coverage provides financial protection during your working years to support loved ones in the event of your death. AFW provides Basic Life and AD&D coverage to all eligible employees, but you may need additional Supplemental Life and AD&D based on your specific family needs. Coverage is subject to age-based reductions.

Basic Life and Accidental Death and Dismemberment: American Furniture Warehouse provides an employer paid Life benefit of \$15,000 for Employees, \$5,000 for Spouses and \$2,500 for children over the age of 6 months at no cost to you! Child coverage is limited to \$250 from 14 days to 6 months. American Furniture Warehouse also provides a flat \$15,000 of AD&D for Employees.

Supplemental Life and Accidental Death & Dismemberment:

Additional employee coverage is available in increments of \$10,000 to \$200,000 (with a maximum of 5 times annual earnings). Spousal coverage is available in \$5,000 increments to \$50,000 (with a maximum of 100% of the employee election) and Child coverage is also available in \$2,000 increments up to \$10,000 for dependent children from 6 months to age 26. Child coverage is limited to \$250 from 14 days to 6 months.

*If you are newly eligible or are already participating in the Voluntary Life plan, you can newly elect or increase your current coverage up to \$200,000 for yourself and up to \$50,000 for your spouse without answering any medical questions. Otherwise, your new election will be subject to medical underwriting.



Accident Insurance

After an on- or off-the-job accidental injury, this coverage helps cover out-of-pocket expenses, so you can focus on recovery.

Even with great medical insurance, injuries can have a big impact on your finances. When you're hurt, the last thing you want to worry about is out-of-pocket expenses you're not prepared to pay. Accident Insurance can help by paying benefits directly to you if you get treatment for a covered accident. That way, your injury doesn't have to derail your financial security.

If you or your covered family members are injured in a covered accident, Accident Insurance pays you a lump-sum amount to help take care of unexpected costs and protect your finances. Here's how it works:

- A set amount is paid directly to you, based on the type of injury you have and the treatment you need.
- You can use the payment as you see fit — to help pay for doctor visits, ambulance fees, hospital bills and expenses your health insurance may not cover.
- Please see the policy document for a full list of covered benefits.



Critical Illness Insurance

This coverage can provide a lump-sum benefit to help you manage the financial impacts of a serious illness or event, like cancer or a heart attack.

When a serious illness strikes, your finances can be endangered along with your health. Critical Illness Insurance can help you weather a crisis without draining your savings.

If you're diagnosed with a covered illness like cancer, stroke, heart attack or other condition (as outlined below), your plan can pay a lump-sum benefit (\$10,000, \$20,000 or \$30,000) directly to you, to use however you choose. Spouses are also eligible for 100% of the employee coverage and dependent children are automatically covered at a 50% benefit amount if employee coverage is elected. This plan also includes a **\$50, \$75 or \$100 annual wellness benefit** (dependent on your coverage amount) for preventative screenings for each covered individual.

Covered Conditions: Coronary Artery Disease (major-50%, minor 10%), End Stage Renal/Organ Failure, Heart Attack, Stroke, Cancer (invasive/breast-100%, non-invasive-25%, skin-\$500), Brain Tumor, Coma, Infectious Disease (ex. COVID-19-25% after 7 day hospital stay), Loss of Sight/Hearing/Speech, Paralysis, Progressive Diseases (ALS, MS, Parkinson's, Dementia), Addt'l Childhood Conditions

Please see the policy document for full covered condition definitions.



Hospital Insurance

Hospital insurance helps covered employees and their families cope with the financial impacts of hospitalization. You can receive benefits when you're admitted to the hospital for a covered accident, illness, or childbirth.

This money is paid directly to you – not to a hospital or care provider. The money can also help you pay the out-of-pocket expenses your medical plan may not cover, such as co-insurance, co-pays, and deductibles.

If you're admitted to the Hospital, this plan can pay a \$1,000 admission benefit along with \$150 per day, or more if you're in the ICU. Additional benefits are available based on the care you need; please see your policy for further information.



How to enroll

Annual enrollment will begin on **Tuesday, November, 2nd** and continue through **Tuesday, November 23rd**. You can newly elect coverage or make changes to current coverage during this time. Benefit elections for all Unum products can be made in one of two ways. Please call the SMBO call center at 888-598-2040 Monday-Friday from 6:00AM-4:00PM MST or please visit my.afw.net and log into Oracle to make your elections yourself online.

Exclusions and Limitations

Delayed Effective Date:

Employee: Insurance coverage will be delayed if you are not in active employment because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective. Regularly scheduled vacation time is considered active employment.

Dependent: Insurance coverage will be delayed if the dependent is totally disabled on the date that insurance would otherwise be effective. Exception: infants are insured from live birth. "Totally disabled" means that, as a result of an injury, a sickness or a disorder, your dependent is confined in a hospital or similar institution or is confined at home under the care of a physician for a sickness or injury.

Suicide Exclusion: The Voluntary Life policy will not pay a benefit for death resulting from suicide occurring in the first 12 months after the Voluntary Life coverage effective date.

Pre-Existing Condition Limitation: The Voluntary Disability policies will not pay a benefit for disability due to a pre-existing condition. Conditions that existed within 3 (12 for Long Term Disability) months prior to the insured's effective date will not be covered if disability begins during the first 12 months of coverage.

Additional exclusions and limitations apply; please see your full policy for complete plan details.