

Comforting help at a difficult time

Life insurance support for participants and their families



When you need to file a life insurance claim, please:

· Call 1-888-556-3727

For information about financial and legal support:

- Call 1-800-422-5142;
 1-800-346-9188 (TTY) or
- Visit lifeworks.com (ID=unum; password=support)

The loss of a loved one is an emotional time. It can be hard to think clearly, and many people feel overwhelmed. Your Unum life insurance includes dedicated resources who can assist you through the claims process and help you with financial and legal issues.

To file a life insurance claim, simply call 1-888-556-3727. This will put you in touch with a client service associate who will document the information you provide and begin processing the claim. Please be prepared to supply the following information:

- Type of claim (participants and their families, domestic partner, spouse, or child)
- Name, Social Security number, gender, date of birth, mailing address and physical address (if different) of participants and their families
- Date of participant's or their family member's death (if applicable)
- Dependent information (if dependent claim): name, date of death, Social Security number, gender, and date of birth

Personal support for pressing concerns

In addition to helping you file your life insurance claim, your claims specialist

will forward your information to our Life Planning Financial & Legal Resources partner. Through this service, a counselor will contact you to offer financial and legal support and grief counseling.

The counselors understand how difficult it is to work through so many decisions when a loved one dies or has been diagnosed with a terminal illness. They are specially trained to share financial and legal resources, as well as offer emotional counseling and support. They can help answer your tough questions, such as:

- · What do I do with the will?
- Is it normal to experience this much grief?
- How do I pay the bills? Which ones should I pay first?
- My husband has a terminal illness. How do we tell our children?

Their advice is objective and customized to your situation, and the counselors do not receive any commission for advocating a particular service or solution.

Life Planning Financial & Legal Resources is provided by Ceridian Corporation. This service is available with select Unum insurance offerings. Exclusions, limitations and prior notice requirements may apply, and service features, terms and eligibility criteria are subject to change. Ceridian Corporation is not engaged in rendering legal advice. Users should consult

with their own attorneys. The services are not valid after termination of coverage and may be withdrawn at any time. Please contact your Unum representative for full details.

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