

2027 WORKSITE BENEFITS ENROLLMENT

OCTOBER 19 - OCTOBER 30, 2026

This year's Open Enrollment is fast approaching!

Take this opportunity to learn about the worksite benefits available during this Open Enrollment by speaking with a Benefit Counselor from Employee Family Protection (EFP). Benefit Counselors will be available to go over your Unum plan options and explain how they work with your medical coverage to offer financial protection in times of need.

Visit our benefits site to learn more about the available benefits: nccde.eebenefits.site

Speak with a Benefit Counselor from EFP to learn more about your worksite benefit options!

Unum Whole Life Insurance

Whole Life Insurance can pay money to your family if you die. It can help them with basic living expenses, final arrangements, tuition and more. But, it provides much more than a death benefit - it can also build cash value that you can use while you are living. And you can keep your Whole Life coverage after you retire, making it a complement to Term Life Insurance. Once you've bought the coverage, your cost won't increase as you age. The benefit amount stays the same; it doesn't decrease as you get older. That means you get protection during your working years and into retirement.

Unum 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. A benefit for qualified health screening tests is also included.

Unum 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. A benefit for qualified health screening tests is also included.

Unum Short Term Disability Insurance

Short Term Disability Insurance replaces part of your monthly income if you can't work because of a covered injury, illness or childbirth. How long you can receive benefits will depend on your plan and how long you're disabled.

Unum Hospital Insurance

Hospital Insurance can pay you a benefit when you're admitted to the hospital for a covered injury or illness. It can help with the out-of-pocket expenses medical insurance may not cover, such as co-pays and deductibles. You decide how to spend the money. Coverage is also available for your spouse and children. This coverage is a supplement to health insurance. It is not a substitute for comprehensive health insurance and does not qualify as minimum essential health coverage.

Unum Long Term Disability Insurance

Long Term Disability Insurance replaces part of your income if you are sick or injured for an extended period of time. It can pay a monthly benefit as long as you're considered disabled, according to your policy. These benefit payments could be reduced if you're also receiving other replacement income — such as Social Security Disability Insurance.

Call the EFP Benefit Center during Open Enrollment, 855-938-1329. Available Monday - Friday, 10am to 7pm.

OPEN ENROLLMENT CLOSES ON OCTOBER 30, 2026!