



## Community Health Options & Unum Disability and Life Offering

### Employer Paid Disability: 2 Eligible Employees

- Offering short-term and long-term disability
- With 2-9 lives (50% of the population, cannot be related)

### Employee Paid Life and Disability: 5 Enrolled Applicants for Groups

- Offering life, short-term and long-term disability
- Need 10 eligible lives

### Employee Paid Life Guarantee Issue

- 10-49 eligible lives: \$100K Guarantee Issue
- 50+ eligible lives: \$150K Guarantee Issue

Bundling Incentives <i>(Note: Quote requests must come through RFP@healthoptions.org)</i>		
Offering	Unum Incentive	Health Options Incentive
Health Options Small Group 2-49 plus Unum disability and/or life (ER or EE paid*)	Reduced participation requirement and increased guarantee issue requirements	No Discount Available
Health Options Large Group 50+ plus Unum disability and/or life (ER or EE paid)	Reduced participation requirement and increased guarantee issue requirements	Life <b>or</b> disability .5% off premium Life <b>and</b> disability 1% off premium
Health Options 50+ Self-funded plus Unum disability and/or life (ER or EE paid)	Reduced participation requirement and increased guarantee issue requirements	Life <b>or</b> disability .5% off claims admin Life <b>and</b> disability 1% off claims admin
Unum short-term and long-term disability and/or life (ER or EE paid) <b>without</b> Health Options Benefits	Reduced participation requirement and increased guarantee issue requirements	Not Applicable

\*ER: Employer / EE: Employee