

Your vehicle has full coverage. Shouldn't you?



The Saint Louis Auto Dealers Association® has partnered with Unum to offer its members and their employees an exclusive voluntary benefits program. Offered by Unum and designed specifically for Saint Louis Auto Dealers Association members and their employees, this flexible program allows each dealership to customize a voluntary benefits plan designed to best meet the needs of its employees.

It can be an unfortunate fact of life, especially in tough economic times like these, that American workers do not have enough savings to carry them through times of disability or unexpected illness. With this program, a dealership can help protect itself and its employees from the financial impact of unexpected life-changing events. Since these benefits are employee-paid, they come at no cost to the dealership itself.

Pick from the most popular plans.

Each dealership can choose up to three of these popular and affordable voluntary insurance benefits each year:

- **Individual Short Term Disability** Pays up to 60% of the employee's pre-disability monthly earnings (not to exceed \$5,000) in the event of a covered illness or injury. This benefit is something that employees at an auto dealership would have no access to from Unum outside of this exclusive program.
- **Interest-Sensitive Whole Life** Pays a death benefit to designated beneficiaries, and also builds cash value that can be used during the working or retirement years.
- **Critical Illness** Pays a lump sum at the first diagnosis of a covered health problem, such as a heart attack, stroke or cancer.
- **Accident** Can help cover the out-of-pocket costs that result from an accidental injury.

Personalized service with simple administration and enrollment.

Each dealership will have its own enrollment, simplified underwriting and billing. Employees will have the opportunity to enroll in a face-to-face benefits session, or over the phone, based on their schedules and availability. Since this program offers simplified underwriting (or guaranteed issue), enrollment generally takes less than 10 minutes and no medical exam is required.

Changing coverage for changing times.

Unum and the Saint Louis Auto Dealers Association will review this voluntary benefit offering constantly to allow for any changes in coverage options that may benefit dealership employees. The one thing that won't change is the world-class customer service people have come to expect from Unum. Dealerships can trust that Unum and the Saint Louis Auto Dealers Association are committed to providing exceptional and responsive service to their employees.

Call Katie Heineman with the Saint Louis Auto Dealers Association at **(314) 822-0333** for more information on this program.

www.stlautos.com

