

## Unum Process Outline

### General Information

- Open enrollment is conducted each spring with an effective date of July 1.
- Premiums are 100% paid by the employee.
  - Benefits-eligible premiums are payroll deducted.
  - Adjunct faculty and part-time premiums are direct billed by Unum to the employee.
- **Enrollment is only available during an open enrollment period.** Ivy Tech Human Resources staff cannot enroll employees in this plan. Adjunct faculty members and part-time employees who move to a benefits-eligible position must wait to the next open enrollment period to move from the individual policy to a group policy.
- The policy is individually owned by the employee. Unum sends policy information to employees through US mail. Employees can also obtain policy information by contacting Unum Customer Service at 800.635.5597 or by creating an account at [unum.com/employees](http://unum.com/employees).

### How to File a Claim

- Employees should contact Unum directly for claim paperwork by calling 800.635.5597.
- A copy of the appropriate claim form can be given to employees who request paperwork or are unable to contact Unum. Because the policy is individually owned by the employee, policy information is not on file with Ivy Tech and differs for each employee.

### How to Cancel a Policy or Make Name/Address Changes

- Employees must call Unum at 800.635.5597 to cancel his/her policy as it is individually owned. *Emails and written communication to Human Resources will not be used to cancel a policy.*
- The Customer Service form can be given to employees who want to cancel a policy or make changes to existing information. However, employees must communicate directly with Unum.
- ***Premium deductions must not be canceled in Banner until you have received notification.*** Changes are sent to Ivy Tech every Saturday and are sent to the regions the following week.
- Unum issues premium refunds directly to the employee. ***Refunds should not be made through Banner.*** It will take up to 30 days from receipt of Ivy Tech's premiums before refunds are issued by Unum. Payment is remitted to Unum by the 15<sup>th</sup> of the month following premium deductions. For example, premiums collected in April are remitted to Unum by May 15.

### Premiums for Employees on Leave/LTD/Retiring/Termination

- If an employee is on an approved leave of absence and out of pay status, the Unum premium(s) should be billed to the employee and handled the same as other premiums (medical, dental, etc.). Notification for employees being billed for premiums should be sent to Jennifer Gaddy, Billing Coordinator for Unum, so she can make a note on the employee's account to prevent a lapse of coverage.
- If an employee does not pay premium while on an approved leave of absence, receives approval for LTD benefits, retires, or terminates employment, notification must be sent to Unum so

continuation information can be sent to the former employee notifying him/her how to continue coverage. Please complete and forward the “Unum Notification” form found in this section to Jennifer Gaddy at 423.785.2975. Jennifer’s contact information is listed below:

Jennifer Gaddy – Billing Coordinator, Unum Insurance

Email: [jgaddy@unum.com](mailto:jgaddy@unum.com)

Phone: 800.635.5597 x) 45608 (toll free)

Fax: 423.785.2975