



Dear Employee:

Unum and The Kenan Advantage Group are pleased to announce changes to the Voluntary Benefits offered to you through Unum – Disability Insurance, Accident Insurance, Hospital Indemnity Insurance and Critical Illness Insurance. Beginning January 1, 2021, new plans will be available with enhanced benefits, and often at lower prices! In addition, all Unum coverage is being offered to all employees without answering any medical questions. **As a result of the new plan design and rate structure, you will need to make an active election for all Unum products during the upcoming open enrollment.** Coverage will not roll over from 2020 to 2021, so if you do not actively elect to continue coverage, your current Unum coverage will be cancelled for the 2021 plan year and you will need to satisfy the pre-existing condition limitation period should you wish to participate again in the future.

Please see the plan and rate information in the attached Unum brochure, or visit <https://www.employeeconnects.com/kag/> to learn more about the coverage available for the 2021 plan year.

These lines of coverage are an important part of your overall benefits package and we are committed to offering the best plans and pricing available. Please review your new premium deduction amount and benefits available in MyADP during your open enrollment period (November 2nd – 13th).

If you have any questions about these changes or the specifics of the plans, please feel free to contact the Enrollment Call Center at 833-226-8353 during Open Enrollment to speak to a benefit specialist who can help. If you have any questions outside of Open Enrollment, please contact The Kenan Advantage Group at 800-675-1092 or kag.benefits@thekag.com. Please note, if you are currently participating in the Unum Individual Short Term Disability policy, you will receive a notice in early 2021 with information on continuing that coverage on a direct bill basis with Unum. We encourage participation in the **new** Short Term Disability plan being offered through payroll deductions as it is a more robust program, but should you wish to continue your current STD coverage, you can do so by setting up a direct bill with Unum after January 1, 2021. This option is only available for the Individual Short Term Disability; please call Unum at 1-800-635-5597 to discuss this option further.

Thank you!

Unum and The Kenan Advantage Group