



Dear Sales Partner,

In the midst of the COVID-19 pandemic, Unum understands that you're working hard to protect the health and safety of your employees, colleagues, communities and clients. We're working hard to do the same.

In the weeks since the virus first became a threat, we have been preparing to manage expected business disruptions and to meet increased customer needs. Now that the pandemic has impacted businesses and communities across the country, please know we are here to serve you and your clients.

As we communicate with you through this evolving crisis, today we are focused on three priorities:

Being ready to help through the times ahead

While businesses are disrupted and financial markets are troubled, Unum stands ready to help our clients, partners and policyholders through these challenging times. We have utilized our business continuity plans to smoothly transition 98% of our workforce to work-from-home and increased capacity to support customers and process claims. As evidenced by the over \$7 billion in claims Unum paid last year, we are [well-positioned](#) to stay strong through this financial crisis as we have done for more than 170 years.

Keeping employees covered

We are focused on doing everything we can to ensure employees are supported no matter how they are impacted. As workforces change, we intend to keep employees covered in new environments and are working to help those whose jobs are interrupted by the crisis. We will not automatically terminate coverage due to lack of payment and we're working with individual policyholders who are facing challenges. For disability claims, we're honoring earnings based on normal work hours, before any COVID-19 impacts, to ensure employees get the level of help they need.

Processing more claims

Claim and Leave requests are at high levels and we anticipate they will continue to increase as more people become ill or need to care for family

members who are ill. In order to process claims as quickly as possible, we are making important short-term changes to streamline our processes.

We will use common sense in requiring medical records and doctor's statements to begin claims and authorize returns to work. We will eliminate some information requirements for determining date of disability. We will simplify communications where appropriate.

We're in this together and we ask for your understanding as we focus on delivering benefits to your employees as rapidly as possible. Please ask your clients to encourage employees to submit claims through our [website](#), which will help them get assistance quickly.

For more details, please refer to our [COVID-19 Frequently Asked Questions](#). We will continue to communicate on a weekly basis to provide more information and keep you updated on other steps we're taking.

During this difficult time, we are more grateful than ever for your business. Thank you for allowing us to partner with you to protect your clients, their employees and their families.

Sincerely,

Chris Pyne
Executive Vice President, Group Benefits, Unum



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3-20 | NS-389814 FOR BROKER INFORMATION ONLY

