



**TO:** Currently Insured employees of Grapevine-Colleyville Independent School District in the Unum Disability Insurance Plan

**FROM:** Unum

**SUBJECT:** Changes to the Unum Disability Insurance Plan Effective 1-1-2008

**DATE:** October 2007

**What are the changes to the plan?** The *Hospital Indemnity benefit* has been removed. The *Accidental Death and Dismemberment benefit* has been removed. The *0/3 elimination period* for injury or sickness has been changed to a *0/7 elimination period*. The *Benefit Duration* has changed from an ADEA II to a SS ADEA.

**How do I know what my disability insurance plan choices are?** Review the highlight and rate sheets provided during the enrollment event to determine if you would like to enroll in the Unum disability insurance plan.

**Do I need to sign a new application or enrollment form?** Yes. You are required to sign a new application or enrollment form. You will receive a new certificate of insurance and coverage confirmation letter with an effective date of 1-1-2008.

**QUESTIONS:**

**Who can I call if I have other questions regarding my disability insurance coverage?**

If you have any questions about the disability insurance coverage being offered to your school district please contact your local broker Mass Group Marketing, Inc. at 972-881-2255 or the Plan Administrator at your school. Your enrollment period will be starting soon, so please look for communications from your school district regarding the start and end dates.

The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. See the actual policy or your Unum representative for specific provisions and details of availability.

© 2007 Unum Group. All rights reserved. Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.

Underwritten by: Unum Life Insurance Company of America, 2211 Congress Street, Portland, Maine 04122

CU-9012 (10/07)