Open Enrollment Job Aid: Critical Illness Insurance (Mobile App)

Enroll in Critical Illness Insurance

Critical Illness Insurance provides a lump-sum benefit if you are diagnosed with a covered critical illness. Review the plan details listed at the bottom carefully before making your election.

Access Open Enrollment

1. Log in to **Workday**
2. Open the **Open Enrollment** task from your Workday Inbox or home page
3. Click **Get Started**

Enroll into Critical Illness Employee

1. Navigate to the **Critical Illness Insurance Employee** Tile
2. Click **Enroll** or **Manage**
3. Select the Unum plan and click **Select** for coverage. To decline coverage, choose **Waive Coverage**, then click **Done**
4. **Select Confirm and Continue**
5. Click **Save**

Enroll or Edit Critical Illness Spouse - Remember, your spouse can only elect 50% of the amount of coverage you elected.

If you enroll or edit spouse coverage:

1. Navigate to the **Critical Illness Spouse** Tile
2. Click **Enroll** or **Manage**
3. Select the Unum plan and click **Select** for coverage. To decline coverage, choose **Waive Coverage**, then click **Done**
4. **Select Confirm and Continue.**
5. Select your spouse and click **Save**, or
6. If your spouse is not listed, click **Add New Dependent**, then select **Next**
7. Enter your Spouses information and verify that their Social Security Number is entered correctly
8. Click **Save**

Enroll or Edit Critical Illness Child- Remember, your child can only elect 50% of the amount of coverage you elected and there is NO cost to your child coverage.

If you enroll or edit child coverage:

1. Navigate to the **Critical Illness Child** Tile
2. Click **Enroll** or **Manage**
3. Select the Unum plan and click **Select** for coverage. To decline coverage, choose **Waive Coverage**, then click **Done**
4. Click **confirm and continue**
5. Select your Child(ren) and click **Save**, or
6. If your child is not listed, click **Add New Dependent**, then select **Next**
7. Enter your Child's information and verify that their Social Security Number is entered correctly
8. Click **Save**

Review and Sign

1. Review all benefit elections carefully
2. Confirm the information is accurate
3. Click **I Accept** and **Submit** to complete Open Enrollment
4. If you do not click **Submit**, your 2026 benefit plan elections will carry forward into 2027, except for HSA contributions, which will end on December 31, 2026

Critical Illness Plan Details

Critical Illness Insurance provides a lump-sum benefit upon diagnosis of a covered condition, subject to plan provisions. Coverage options are available from $10,000 to $30,000 and include benefits for conditions such as Cancer, Heart Attack, Stroke, Kidney Failure, and many other covered illnesses.

In addition, covered dependent children may be eligible for benefits related to certain childhood conditions, including Cerebral Palsy, Cleft Lip or Palate, Cystic Fibrosis, Down Syndrome, and Spina Bifida.

Annual Wellness Benefit: $50

- **Critical Illness - Employee**

When you elect Critical Illness coverage for yourself, eligible dependent children from live birth through age 26 may be covered at no additional cost. Each covered child receives coverage equal to 50% of your elected coverage amount.

To enroll eligible children, you must complete the Critical Illness - Child enrollment and select the dependent children you wish to cover.

Eligible children include biological, step, and adopted children who:

- Are legal dependents of the employee
- Receive at least 50% of their financial support from the employee
- Are unmarried

➢ **Critical Illness - Spouse**

You may elect Critical Illness coverage for your spouse. Spouse coverage is limited to 50% of the amount of coverage elected for yourself.

➢ **Critical Illness - Child**

Eligible dependent children from live birth through age 26 may be covered at no cost when you elect Critical Illness coverage for yourself and enroll them in the Critical Illness - Child benefit.

Each covered child is insured for 50% of your elected coverage amount and is protected against the same covered critical illnesses available under employee coverage. Additional childhood conditions may also be covered, including:

- Cerebral Palsy
- Cleft Lip or Palate
- Cystic Fibrosis
- Down Syndrome
- Spina Bifida

Coverage applies only if the diagnosis occurs after the child's coverage effective date and may be subject to pre-existing condition limitations.

Eligible children include biological, step, and adopted children who:

- Are legal dependents of the employee
- Receive at least 50% of their financial support from the employee
- Are unmarried

To ensure coverage is provided, you must complete the Critical Illness - Child enrollment and select the dependent children you wish to include.

If you have questions about Critical Illness Insurance or need assistance understanding your benefits, please contact Unum Customer Service at 1-800-635-5597.

The Aaon Group

Open Enrollment Job Aid: How to Enroll or Edit Voluntary Life Insurance (Mobile App)

Access Open Enrollment

1. Log in to **Workday**
2. Select the **Open Enrollment** task or click the Open Enrollment banner
3. Click **Get Started**

Enroll or Edit Employee Voluntary Life Insurance

1. Navigate to the **Voluntary Employee Life Insurance** Tile
2. Click **Enroll or Manage**
3. Select the Unum plan and click **Select** for coverage. To decline coverage, choose **Waive Coverage**, then click **Done**
4. Click **Confirm** and **Continue** at the bottom
5. Select your desired **Coverage** amount
6. **Review** or **Add** your beneficiary designation
7. Click **save**

Important: Any Voluntary Life Insurance election made during Open Enrollment requires Evidence of Insurability (EOI). If you elect or change Voluntary Life Insurance coverage for your spouse, you must complete the required EOI. Coverage is not effective until the EOI process is completed and approved by Unum. A Workday task will be assigned to you to complete this process.

Enroll or Edit Spouse Voluntary Spouse Life Insurance

1. Select **Voluntary Spouse Life** Tile
2. Click **Enroll** or **Manage**
3. Select the **Unum plan** and click **Select** for coverage. To decline coverage, choose **Waive Coverage**, then click **Done**
4. Click **Confirm and Continue** at the bottom
5. Select your desired **Coverage Amount** and choose your spouse and click **Select** OR
6. If your spouse is not listed, click **Add New Dependent**, then select **Next**
7. Enter your spouse's information and verify that their Social Security Number is entered correctly
8. Click **Save**

Important: Any Voluntary Life Insurance election made during Open Enrollment requires Evidence of Insurability (EOI). If you elect or change Voluntary Life Insurance coverage for your spouse, you

must complete the required EOI. Coverage is not effective until the EOI process is completed and approved by Unum. A Workday task will be assigned to you to complete this process.

Enroll or Edit Child Voluntary Child Life Insurance

1. Select **Voluntary Child Life Tile**
2. Click **Enroll** or **Manage**
3. Select the **Unum plan** and click **Select** for coverage. To decline coverage, choose **Waive Coverage**, then click **Done**
4. Click **Confirm and Continue** at the bottom
5. Select your desired **Coverage Amount** and choose your child(ren) and click **Select**. OR
6. If your child(ren) is not listed, click **Add New Dependent**, then select **Next**
7. Enter your child(ren) information and verify that their Social Security Number is entered correctly
8. Click **Save**

Review and Sign

1. Review all benefit elections carefully
2. Confirm the information is accurate
3. Click **I Accept** and **Submit** to complete Open Enrollment.
4. If you do not click **Submit**, your 2026 benefit plan elections will carry forward into 2027, except for HSA contributions, which will end on December 31, 2026

Review of Evidence of Insurability (EOI)

- All Voluntary Life Insurance elections made during Open Enrollment are subject to Evidence of Insurability (EOI) review and approval by Unum
- EOI is required, a Workday task will be assigned to you to complete EOI
- You must complete and submit the EOI application directly through Unum
- If the EOI application is not completed or is denied by Unum, the requested coverage will not be approved

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Note: For Voluntary Spouse Life and Voluntary Child Life coverage, you are automatically designated as the beneficiary. Once you submit your Open Enrollment elections, a confirmation message will appear indicating that your elections have been successfully submitted.