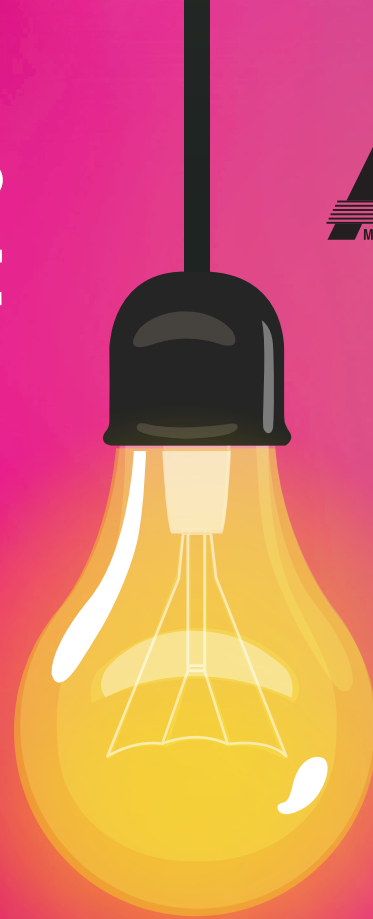


2020 Benefits open enrollment



It's time to **shed some light** on how to take care of yourself financially when dealing with an expected or unexpected medical condition.



Did you know that as an MTA member, you have access to these valuable benefits from Unum?



Accident



Critical Illness



Disability

Premiums are deducted via payroll or bank account. Have your banking info handy.

- Short Term Disability
- Long Term Disability

Questions you may have that we can answer:



Why should I look at them now?



How much do they cost?



Why do I need coverage?



What happens if I don't enroll?

Get the answers!



Schedule an appointment to speak with an MTA benefits counselor by calling 866.998.2915 or going to myenrollmentschedule.com/mta.



Need more info? Text #readysetenrollmta to 87487.

Uncovering the most popular **DISABILITY MYTHS!**



I don't need the coverage because I have accumulated sick days and a sick bank.

Do you have enough sick days to cover an illness more than six months?



I'm eligible for Social Security disability benefits.

As an educator, you are NOT eligible for SSDI.



I'll get it if and when I need it.

When you need it, it's too late to apply. You must be enrolled in the plan prior to becoming disabled by illness or injury, or becoming pregnant.

The facts:



Disability insurance can replace most of your income when a serious illness or injury prevents you from working.



If you need your paycheck to pay your bills, you need disability insurance.



Both short (STD) and long term (LTD) disability plans are available.



Choose from either a 14- or 30-day short term disability elimination period.



Maternity coverage is available with the MTA STD plan. The 14-day elimination period pays more.



You're eligible for coverage if you work 18.5 hours or more per week.



MTA members have received more than \$25 million in disability payments when they needed them.



You can't be turned down.