



What are the HelloFresh UNUM policy numbers?

Employer Paid STD	652467
Employer Paid LTD	652467
Employer Paid Life/AD&D	652467
Voluntary LTD (Buy-Up)	878328
Voluntary Life/AD&D	690158

What is UNUM's website and phone number?

The UNUM website is unum.com. The member services phone number is 800.421.0344. The claims phone number for Life/AD&D is 800.445.0402 and for STD/LTD is 888.673.9940.

Where can I find a copy of the UNUM benefit summaries?

The UNUM benefit summaries will be posted on myhellofreshbenefits.com. You can also find a high-level overview of the UNUM benefits in your 2022 New Hire Enrollment guide.

What is Evidence of Insurability (EOI)?

Evidence of Insurability (EOI) is an application with medical questions that you complete in order to be considered for certain types of insurance coverage.

Do I need to provide Evident of Insurability (EOI)?

The plans that may require evidence of insurability are the voluntary life and AD&D plans and the Buy-Up LTD plan. If you do not enroll in these plans when they are first available to you during new hire enrollment, or you want to elect an amount over the Guaranteed Issue, you will be required to complete an Evidence of Insurability (EOI) form.

Do I have access to an Employee Assistance Program through UNUM?

Yes, UNUM partners with HealthAdvocate for the Employee Assistance Program (EAP). A licensed professional counselor can help you with stress, depression, anxiety, family and parenting problems, relationship issues or divorce, job stress and work conflicts, and more. You have access to three face-to-face visits per issue and unlimited telephonic visits, 24/7. You can access the EAP by calling 800-854-1446 or www.UNUM.com/lifebalance.

What is the employer-paid Life insurance policy?

Basic life/AD&D is provided to full-time employees at no cost. You can purchase additional life/AD&D coverage for yourself, your spouse or domestic partner and/or your children – if you elect coverage during this Enrollment you will not have to provide Evidence of Insurability unless you elect an amount over the guarantee issue.

Can I purchase additional Life and AD&D insurance for myself, spouse, and/or dependent children?

HelloFresh provides Basic Life and Accidental Death and Dismemberment (AD&D) insurance to all full-time employees. You also have the ability to purchase additional coverage for yourself and spouse and/or dependent children. The coverage amounts you can elect are:

Employee – \$10,000 increments to the lesser of 6x annual earnings or \$500,000. You can elect up to \$150,000 in coverage, guarantee issue, without EOI.

Spouse - \$1,000 increments to the lesser of 100% EE Life or \$250,000. You can elect up to \$25,000 in coverage, guarantee issue, without EOI.

Dependent Child(ren) -Live Birth to 14 days: \$1,000; 14 days to 6 months: \$2,000; 6 months+: \$2,000 up to \$10,000

What is the employer-paid Short-Term Disability coverage?

HelloFresh provides all full-time employees Short-Term disability coverage. You will be covered up to a weekly maximum of 60% of your weekly earnings up to \$2,500 per week. Please refer to the UNUM benefit summaries or your 2022 New Hire Enrollment guide for more information.

What is the employer-paid Long-Term Disability coverage?

HelloFresh provides all full-time employees with Long-Term disability coverage. You will be covered up to a monthly maximum of 60% of your monthly earnings up to \$2,500 per month. If you are a full-time employee earning \$50,000 or more annually, you can purchase additional coverage. Please refer to the UNUM benefit summaries or your 2022 New Hire Enrollment guide for more information.

Does the Long-Term Disability coverage have a pre-existing condition limitation?

Yes, both the benefit paid for by HelloFresh and the buy-up coverage have a pre-existing condition limitation. If you have a pre-existing health condition that was in place in the 3 months prior to your coverage effective date, you will not be eligible for benefits for that condition until you have been covered by the LTD plan for 12 months.