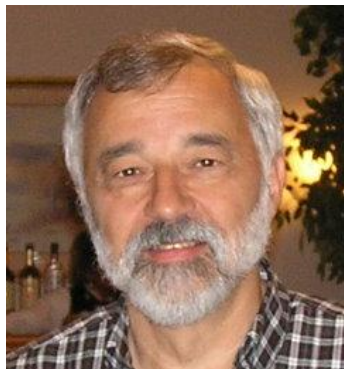


# *Unum Retirees Newsletter*

## *Fall 2016~Twenty-second edition*



### **Words from the Chair**

#### *By Roger Rioux*

If you know of any recent retirees who may not be aware of the organization, let them know about us and how they can join by contacting us through the website: [www.unumretirees.org](http://www.unumretirees.org) or by contacting **Steve Bailey at 846-6648 or [sebailey@maine.rr.com](mailto:sebailey@maine.rr.com)**. Unum notifies us once per year about new retirees so we may be missing contact information for recent retirees. We now have over 430 members.

Please refer to our website, [www.unumretirees.org](http://www.unumretirees.org) for a list of the board members, helpful information about the organization and contact numbers for Unum Retiree benefits.

#### **Annual Meeting**

Our 7<sup>th</sup> Annual Meeting was held on September 20 at the Fireside Inn & Suites. **Roger Rioux** welcomed the over 90 attendees. He reminded all that the [www.UnumRetirees.org](http://www.UnumRetirees.org) web site contains information about how to join the Unum Retirees, contact information for all of the retiree benefits available through Unum, as well directions regarding obtaining matching funds for you favorite charity.

There were 26 responses to the request to our members to report volunteer hours over the last 12 months. The members reported 5418 volunteer hours. Remember that you can apply for funds to go to your favorite charity. See elsewhere in this letter for directions regarding how to apply for funds.

**Steve Bailey** as treasurer reported that our bank account is in good shape thanks to the gift from Unum which helps to fund our lunch meetings. Thanks to Unum we are able to keep the charges for the lunches to a very reasonable level. We expect to be under budget for the year.

The board was reelected by unanimous vote. We would love to have more members added to the board. Please consider attending one of our future board meetings. We meet six times per year in addition to the three lunches. The meetings are held at Unum HO III and generally last 1.5 hours. No one works too hard as we all share the work to mail the newsletters and plan the lunches. The schedule for next year's meetings is listed in this letter. After each board meeting some of us go out for lunch. Please email me if you would like to attend a meeting with no commitment. We really are a fun group.

The board would like to thank **Bob Anastasoff** who is no longer physically able to continue to manage the web site and is leaving the Unum Retirees board. His contributions go back to prior to the formation of Unum Retirees 7 years ago. Bob was a valuable contributor to the Newsletter, the web site and drafting the announcements from the obituaries in the local paper. We will miss his many contributions. We hope that he will continue to attend the board meetings as long as he is able.

The next meeting will be in March at *Keeley's Banquet Center*, 178 Warren Ave, Portland, ME. I hope we will see you there. An invitation will be distributed three weeks prior to the meeting.

**Dianne Garofalo** and **Peter Oliver** were speakers at the annual meeting. Dianne is *SR VP Human Resources* and Peter is *Director, Health & Insurance Benefits*. Please review a copy of the overheads they used here in the newsletter.

## Pictures from the Annual Meeting at the Fireside Inn



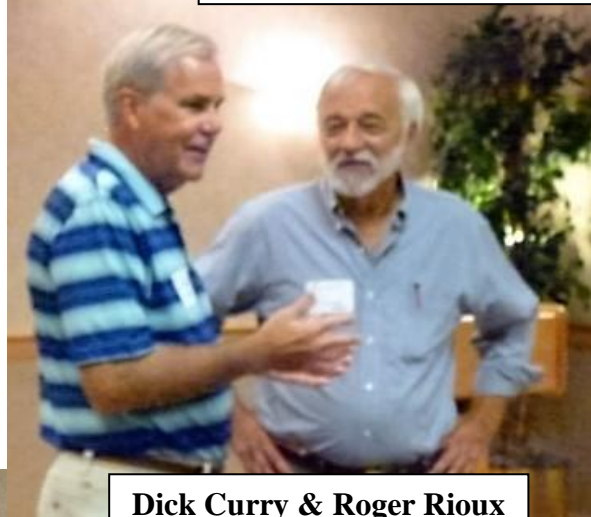
**Bette Robicheau, Sylvia Parks & Eugenie Clemann**



**Beverly Dahms, Brenda Anastasoff  
& Bea Osterberg**



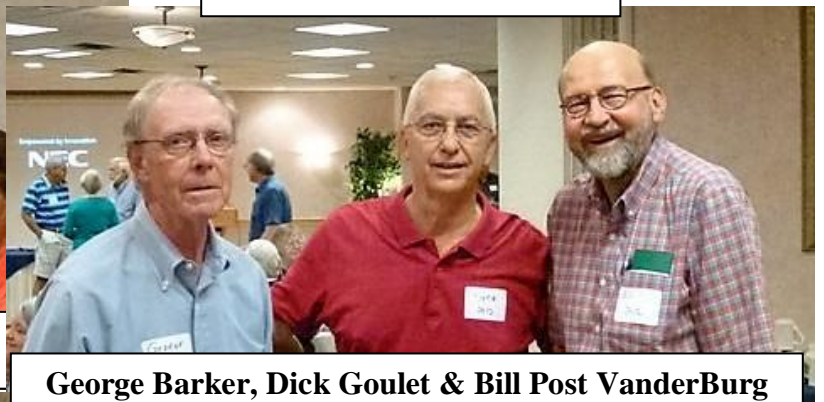
**Betty Cyr & Ethel Ennis**



**Dick Curry & Roger Rioux**



**Dick Boislard, Fred Stuart & SherryTutt**



**George Barker, Dick Goulet & Bill Post VanderBurg**



**Ginny Clark, Diane Spofford & Linda Grant**





**Ginny Williams, Chris Pooler & Susan Fenton**



**Jacky Sargent, Anita Lewis & Ron and Jennifer Sturzenberger**



**Jeannie Forgues, Kathy Woodbrey & Carol Stitson**



**Sue Burgess, Kris Miller, Marilee Smith & Theresa MacKenzie**



**Linda Stevens, Darlene Junkins, Ellen Burrell & AnneJazdzewski**



**Martha Murphy, Dianne Hannaford, Tom Macdonald, Betty Cushman & Wally Crowell**



**Lissa Crowell & Barbara Montague**



**Sandy Utterstrom, Kathleen and Walter Doughty & Barbara Bryant**



## ***Unum Retirees - Volunteers***

***by Beverly J. Dahms***

### ***Unum Retirees Volunteer Report for 2016***

The Unum Retiree membership was asked to provide the Board with an estimate of the number of hours and types of activities that you volunteered at during the period of September 1, 2015 to August 31, 2016. We are very happy to report that we received responses from 28 of our members and the number of volunteer hours reported was 5,701.

Our membership was very busy helping in our local communities. Several members volunteered at Meals on Wheels, hospital, animal shelters and rescues, schools, colleges, churches, libraries, municipalities, museums, senior citizen activities at local nursing homes and assisted living facilities. Red Cross agencies, historical societies, local arts and theaters, botanical gardens, children's organizations and food pantries. There were also many small non-profits that have been supported by our Unum Retirees.

Our Unum Retiree Membership reported volunteering for non-profits in Maine, Florida, and New Hampshire.

We continue to receive calls for mailings and short term projects from several of the local non-profits. If you would like to be a part of our volunteer group please contact me and I will let you know where and when we are needed.

To report your hours for the Volunteer Service Grant from UNUM, you will need to go to [www.unumretirees.org/](http://www.unumretirees.org/) for the application. Please complete the form and forward to UNUM before **December 2, 2016**.

Thanks again to all of the retirees for taking the time to help all of the non-profits. They greatly appreciate your help and support.



### **From the Editor**

*Thank you all for your input! It is truly appreciated! **This Newsletter is published for YOU!***

*I would still love to hear from you about what type of "news" you would like to read. Your stories don't need to be long.....just a paragraph would do! We would love any pictures that would go along with your story!*

*I'm looking forward to hearing your input AND receiving articles from you!*

*Pam Libby, Editor*

*[rlibby5@maine.rr.com](mailto:rlibby5@maine.rr.com)*

*17 Larchwood Rd., South Portland 04106*







## **Our Dearly Departed** *by Bob Anastasoff*



**Mary Louise (Downie) Alward**, of Clemons Street, South Portland passed away unexpectedly at home on July 7, 2015.

She was born on April 30, 1941 in Houlton. She graduated from St. Mary's School and Houlton High School and she attended the University of Southern Maine.

She worked for Unum for 29 years before her retirement.

A Graveside Service was held August 20, 2016 at Mount Pleasant Cemetery, Meeting House Hill, South Portland.

In lieu of flowers, those desiring may make memorial contributions to the Mercy Breast Care Specialists, 144 State Street, Portland, ME 04101 or the Maine Heart Association, 51 US Route 1, Suite M, Scarborough, ME 04074.

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**Marlene L. Ingraham, 60**, of Kennebunk, died peacefully on September 23, 2016, at her residence, surrounded by her loving family, following a brave, five-year battle with ovarian cancer.

She was born in Lewiston February 6, 1956. She grew up in Lewiston, where she graduated from Lewiston High School.

Marlene began working as a teller at the former Casco Northern Bank, working her way up to branch manager. She then applied for a managerial position with Unum Insurance but was told she did not have the requisite education and experience for the job. Marlene then applied for an entry level position at Unum. From there, over the next 28 years, she worked her way up

to the position of vice president of group life.

Survivors include her loving husband of 35 years, Edward A. Ingraham of Kennebunk.

Visiting hours were held Oct. 8, 2016 at Bibber Memorial Chapel, Kennebunk.

Should friends choose, memorial donations in her name are encouraged to:

The American Cancer Society, One Bowdoin Mill Island, Suite 300, Topsham, ME 04086-1246

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**Joan Estabrook McGill**, 77, of South Portland, passed into the loving arms of her waiting husband Robert on Sept. 1, 2016, at the Gosnell Hospice House in Scarborough, surrounded by her loving family, after a long battle with cancer.

She was born April 4, 1939 in Oakfield. Joan went to Portland schools; after school she went to work for Union Mutual for a time and then went on to raise two children and take care of many children over the years in a small day care at her home.

There were no services, per request of Joan.

In lieu of flowers, please consider a donation in Joan's name to: The Animal Refuge League of Greater Portland, P.O. Box 336, Westbrook, ME 04098



**Victor H. O'Clair**, 55, passed away September 30, 2016, after a courageous battle with cancer.

He was born in Presque Isle on April 14, 1961.

He went on to work at Unum as a facilities engineer.

He is survived by his beloved wife, Mary (Foley) O'Clair.

Visiting hours were held Oct. 6 at the Chad E. Poitras Cremation and Funeral Service Chapel) in Buxton.

In lieu of flowers, memorial contributions can be made to the Gosnell Memorial Hospice House, 11 Hunnewell Road, Scarborough, ME 04074



**Julia (Coan) St. Germain**, 59, passed away on August 28, 2016, following a courageous battle with ovarian cancer.

She was born on April 30, 1957, in New Rochelle, NY. Julia was raised in Beverly, Mass., attended Beverly High School, and was awarded her undergraduate and graduate degrees from the University of New Hampshire. Although born in New York and raised in Massachusetts, Maine was her home. She moved to Portland in 1983 and never looked back.

Prior to her retirement in July 2015, Julia was a Vice President of Marketing Communications and Operations at Unum where she was a dedicated and loyal employee for 32 years.

Visiting hours were held on Oct. 1, 2016 at the Conroy-Tully Walker South Portland Chapel. A Funeral Home service followed. In lieu of flowers, donations can be made to: Hospice of Southern Maine, 180 US Route One, Ste. 1, Scarborough, ME 04074

## Portland History Docents Program

**Marjorie Getz (Tourangeau)** continues (as a volunteer) to run the Portland History Docents Program, which trains volunteers for 8 historic sites (Victoria Mansion, Tate House, Maine Historical Society, Greater Portland Landmarks, Eastern Cemetery, 5th Maine Regiment Museum, Spring Point Lighthouse, and Maine Narrow Gauge Railroad).

This year they had FOUR UNUM retirees graduate from the PHD program (*John Gordon, Linda Levesque, Claire Sutton, and Mary Spugnardi*) and they all LOVED it!

Training for this program begins on **February 25, 2017**. (More information will be emailed at a later date.)

If you are interested in this program, please contact Marjorie at [bates76@aol.com](mailto:bates76@aol.com).

# Unum Retirees Website <http://www.unumretirees.org/>

Current Webmasters:

Bob Wooten ([rwooten1@maine.rr.com](mailto:rwooten1@maine.rr.com)) & Roger Rioux ([rrioux@maine.rr.com](mailto:rrioux@maine.rr.com))

**Welcome** We are a social group that also encourages volunteerism.

**Unum Retirees Board Members** (Name, function, contact information)

## UNUM RETIREES BENEFIT INFORMATION

**Retiree Benefits Described on the Unum Website** This has all retiree plan booklets. *Note that some plan benefits are different based on year retired.*

**Contacts From the Unum Website** This includes shortcuts when making calls.

Telephone Contacts Include:

<b>Pension and Life -- important contact</b>	<b>Towers Watson</b>	<b>800-678-2436</b>
<b>Medical</b>	<b>UnitedHealthcare</b> <b>Aetna</b> <b>Cigna</b>	<b>855-868-6663</b> <b>800-438-2602</b> <b>800-244-6224</b>
<b>Prescription Drugs</b>	<b>Caremark</b> <b>Aetna</b> <b>Cigna</b>	<b>877-860-6415</b> <b>800-238-6279</b> <b>800-244-6224</b>
<b>Dental</b>	<b>Ameritas</b> <b>Cigna</b>	<b>800-487-5553</b> <b>800-244-6224</b>
<b>Long Term Care</b>	<b>Unum</b>	<b>800-277-4165</b>
<b>401k</b>	<b>Fidelity</b>	<b>877-220-4015</b>

NOTE: Towers Watson at 800-678-2436 is a particularly good resource. They manage all the enrollments for our retirees and have basic info on all our benefits. As needed, they can do research or put the retiree in contact with the right provider (e.g. UnitedHealthcare or Aetna or Cigna or Caremark).

### **Unum HR Contact:**

*It is important that plan members first call Towers Watson or one of the carriers (medical or pharmacy) directly if an issue arises. If the provider or Towers Watson is unable to resolve the issue then retirees (or their family members) should contact Unum HR for assistance. Our contact is **Carl Gagnon**, Director of Retirement Programs. He can be contacted at 207-575-4102 or [cdgagnon@unum.com](mailto:cdgagnon@unum.com)*

**Newsletters** (going back to November 2009)

**Volunteer Contacts in Non-Profit Agencies**

**Unum's Volunteer Service Grant Program:** Unum will donate \$1 per hour for volunteer work for a 501C3 (non-profit) firm.

**Please Keep Track of your Volunteer Hours**

**By-Laws**

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## ***Important Dates for 2017***

*Unum Retiree Members are welcome to attend Board Meetings. Just let Roger Rioux know beforehand. (207) 671-7906 [rrioux@maine.rr.com](mailto:rrioux@maine.rr.com)*

**2017 Board Meetings:** February 28; April 4; May 23; July 11; August 29 and October 10

### **2017 Luncheons:**

- **March 21 Spring Luncheon**
- **June 20 Picnic**
- **September 19 Annual Meeting**



## Unum Blood Drive Schedule for the remainder of 2016 & 2017:

- **December 7 @ HO3 (7am-11am)**
- **December 16 @ HO1 (9am-2pm)**
- **2017 Blood Drive dates~To be Announced**

*Please contact Bob Wooten if you are interested in helping out with a blood drive at Unum.*  
(207) 797-8982 [rwooten1@maine.rr.com](mailto:rwooten1@maine.rr.com)

Volunteers are needed to work at the refreshment table providing donors with refreshments for the 15 minutes they are required to stay at the table. There are usually two three-hour shifts, but we can accommodate other (two hour) shifts.

## **Presentation done at the Annual Meeting by Diane Garofalo & Peter Oliver**

*Diane Garofalo, SVP Human Resources, and Peter Oliver, Director Health and Insurance Benefits, were the guests speakers at the Annual meeting. Below are copies of their presentations. Diane first gave an overview of Unum Group including a summary of markets and financials. Peter then gave a presentation about the current employee programs.*

### Unum Group

#### INTRODUCTION

- Fortune 500 Company
- Broad range of Employee Benefits solutions
- Disciplined Operator with Consistent Performance
- Leading Market Positions in U.S. and U.K.
- Multiple Distribution Platforms
- Over 25 Million Individual Customers

### Introduction

#### LEADING MARKET POSITIONS

**MARKET POSITIONS**

Market	Product	Rank
- IN US -	GROUP DISABILITY	1
	GROUP LIFE	5
	VOLUNTARY BENEFITS	3
- IN UK -	GROUP DISABILITY	1
	GROUP CRITICAL ILLNESS	4
	GROUP LIFE	5
Colonial Life	VOLUNTARY BENEFITS	6

All Market Positions Based on income premiums, 2014.  
Sources: LHMRA, "U.S. Group Disability Insurance 2014 Annual Sales and in Force"; Gen Re, "2014 U.S. Total Group Term Life Sales and Income Results" (2015); Eastbridge, "U.S. Worker Voluntary Sales Report: Carrier Results for 2014" (2015); Swiss Re, Group Watch 2016 (reporting sales data for 2015)

### Introduction

#### WE PROTECT PEOPLE WHEN THEY NEED IT MOST

Unum paid  
**\$6.8 billion**  
in benefits last year

We help  
**189,000**  
companies attract and retain employees

We protect  
**34 million**  
policyholders and families

We helped  
**327,000**  
individuals return to work

### Unum US

#### BUSINESS SNAPSHOT

- Employee Benefits
  - Group Long Term and Short Term Disability
  - Group Life and AD&D
  - Voluntary Benefits
  - Individual Disability Benefits
  - Top 5 market share position across all major product categories
- Market Characteristics
  - Employers remain committed to offering strong benefit choices
  - The consumer need for financial protection is increasing due to healthcare changes
  - Technology enabling new distribution
  - Interest rates remain a pressure point

**Sales Distribution\***  
(YoY Growth)

Product Type	Share	Growth
Core Group (>2,000 employees)	41%	5% Growth
Large Employer Group (>2,000 employees)	23%	23% Growth
Voluntary Benefits	8%	12% Growth
ICR-Recently Issued	28%	7% Growth

**Unum US\***

Metric	Value
Earned Premium	\$5.09 billion
Before Tax Operating Income	\$876 million
Operating Return on Equity	14.1%

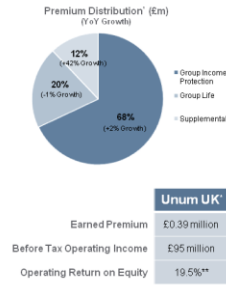
\* Last Twelve Months Ending June 30, 2016



## Unum UK

### BUSINESS SNAPSHOT

- Primary Products**
  - Group Income Protection
  - Group Life
  - Supplementary and Voluntary products: Group Critical Illness, Dental, Individual Income Protection (Closed)
- Market Share**
  - #1 Group Income Protection
  - #5 Group Life
  - #4 Group Critical Illness
  - #2 Dental
- Market Scope**
  - Over 10,000 employers served
  - 1.6 million employees insured (inc. over 150,000 new dental customers)



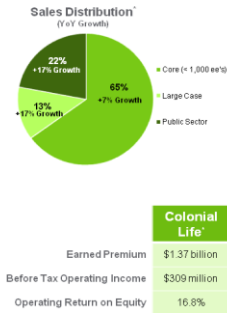
\*Last Twelve Months Ending June 30, 2016  
\*\*Calculated in U.S. dollars

unum GROUP 8

## Colonial Life

### BUSINESS SNAPSHOT

- Primary Products**
  - Accident, Sickness and Disability
  - Life (Term, UL, WL)
  - Cancer and Critical Illness
- Market Share<sup>1</sup>**
  - #5 Voluntary Carrier with 6% market share
  - Product Sales:
    - #2 in STD and Cancer
    - #3 in Accident
    - #4 in Hospital Indemnity, UL & WL, and Critical Illness
- Size and Scale**
  - Over 80,000 clients served
  - Over 3.5 million policies in force
  - Over 10,000 career agents and 14,000 brokers under contract



\*Last Twelve Months Ending June 30, 2016

<sup>1</sup>Market share based on Eastbridge U.S. Workplace/Voluntary Carrier Sales Report for 2014

unum GROUP 9

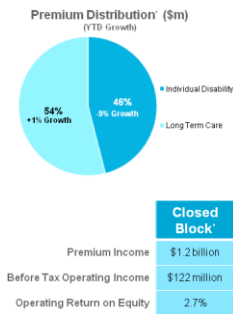
## Closed Block

### BUSINESS SNAPSHOT

- Legacy Discontinued Blocks**
  - Individual Disability
  - Long Term Care
- Distribution**
  - IDI Sales discontinued in mid-1990's
  - ILTC Sales discontinued in 2009
  - GLTC Sales discontinued in 2011

	GAAP Reserves	% Incurred Claim Reserves*
LTC	\$9,020	14%
CDB	9,048	92%
Other	1,140	3%
Total	\$19,208	

In BMM, as of June 30, 2016  
\*% of Total Reserves

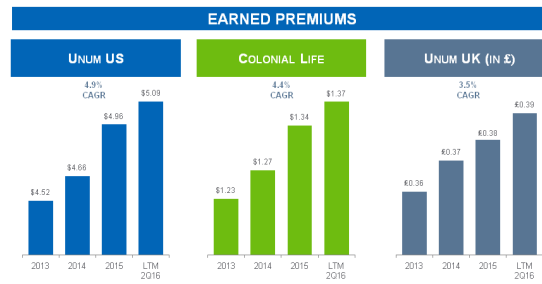


\*Last Twelve Months Ending June 30, 2016

unum GROUP 9

## Financial Performance

### ACCELERATING PREMIUM GROWTH

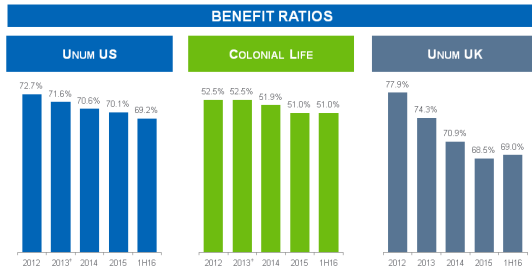


In billions of US dollars unless otherwise noted

unum GROUP 10

## Financial Performance

### STEADY, FAVORABLE RISK EXPERIENCE



\*Excluding Reserve Adjustments

unum GROUP 11

## Closing Comments

### Franchise Positioned for the Future

- Good operating businesses
- Strong market positions
- Solid financial foundation
- Substantial leverage to rising interest rates
- Proven ability to manage through a challenging environment

unum GROUP 12

## External Recognition

MARKETPLACE AND EMPLOYEES



UNUM GROUP 13

## Global Health and Benefits Strategy-Focus Areas

Build a <u>Culture</u> of Total Health	Benefit Plan Management	Consumerism	Data/Analytics	
Employees are <b>engaged and accountable</b> for their physical, financial and emotional wellbeing and the <b>workplace environment</b> and programs are aligned to deliver.	<b>Optimization</b> of UNUM's investments in health, disability and financial programs as base-lined against internal and market trends	Employees <b>have easy access</b> to the tools and information that enable them to make <b>informed decisions</b> that help contribute to the effective use of UNUM's medical and financial programs.	Leverage UNUM's employee health, disability and financial data to inform plan design and program development	
EVP	• Aligning health, wealth, protection and leave policies to the broader employee value proposition and identifying opportunities to differentiate UNUM in the marketplace			
Foundational Elements				
Employee Education	External Benchmarking	Compliance	Employee Experience	Test Lab

UNUM GROUP 15

## Global Health and Benefits

*"We care about our employees' financial, emotional and physical well-being, and our total rewards package shows it"*  
(UNUM EVP)

### Vision:

Promote a global culture of health and wellbeing that engages employees in behaviors that improve their emotional, physical, and financial wellbeing and positions Unum as an employer of choice

### What it means:

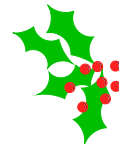
- Total benefits package placing UNUM at the median compared to our peer group:
  - Modern, competitive and cost effective portfolio
  - Partners held accountable for delivering best in class products and services
- Employee wellbeing will be an enterprise wide marketplace differentiator :
  - Prescriptive employee interventions targeted to improve health and wellbeing
  - Emphasis on employee accountability influenced by behavioral economics
- Cost management achieved through combination of plan design, partner strategies and employee engagement:
  - Data-driven and transparent measurement and reporting
- Consumer centric programs that are easy to navigate:
  - Robust ongoing employee education and communications
  - Programs designed to address a multigenerational and diverse workforce

UNUM GROUP 15



# Christmas Memories

By Ruth Myer



Search up, down, forward, backward, and diagonally to find favorite memories. Unused letters spell out hidden advice.

O	T	G	O	N	G	G	E	S	T	H	G	I	L	P
C	R	I	N	N	E	H	M	S	E	I	K	O	O	C
S	E	N	O	C	E	N	I	P	E	R	I	I	V	N
S	E	G	A	P	O	H	S	I	T	I	N	S	E	L
D	H	E	T	M	Y	H	T	E	E	S	M	M	R	E
L	P	R	M	E	E	S	L	L	E	B	W	O	A	Y
I	S	B	K	W	R	N	E	T	Y	O	J	G	T	Y
H	T	R	G	R	E	E	T	I	N	G	S	I	S	L
C	U	E	O	E	I	I	O	S	E	S	V	F	T	I
T	N	A	O	A	A	N	E	C	L	I	O	T	U	M
S	T	D	D	T	N	O	H	F	T	E	T	S	N	A
I	S	H	W	H	G	E	K	A	C	T	I	U	R	F
R	E	E	I	S	E	L	N	E	S	O	O	G	P	A
H	H	S	L	R	L	S	D	R	E	H	P	E	H	S
C	C	T	L	S	N	O	I	T	A	R	O	C	E	D

Angel  
Bells  
Cheer  
Chestnuts  
Christ child  
Cookies  
Decorations  
Eggnog

Family  
Fruitcake  
Gifts  
Gingerbread  
Goodwill  
Goose  
Greetings  
Inn

Joy  
Lights  
Love  
Mistletoe  
Nativity  
Noel  
Nuts  
Ornaments

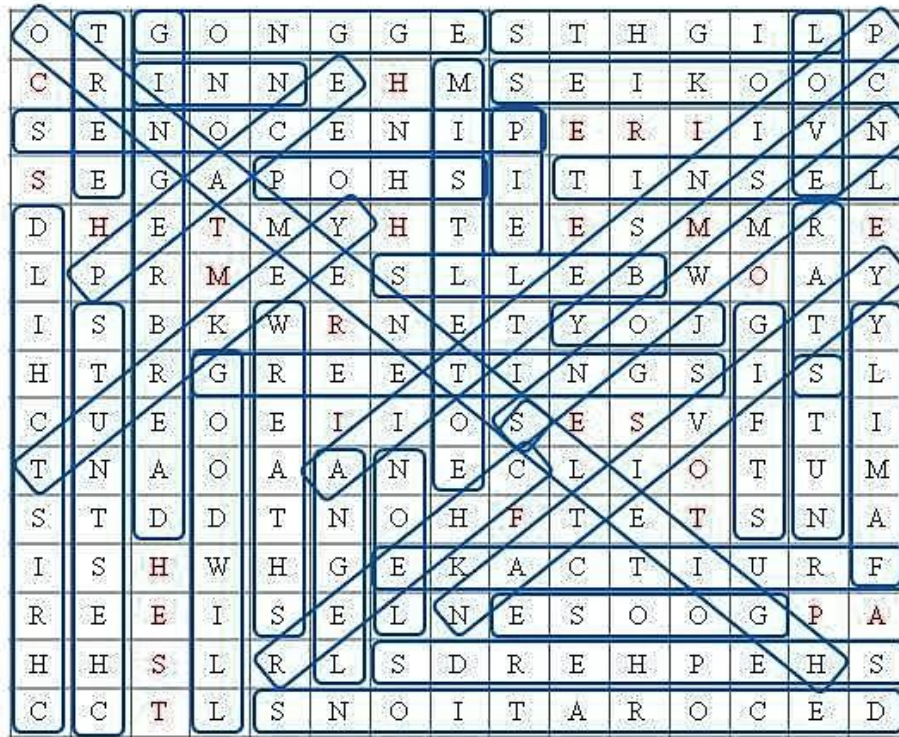
Peace  
Pie  
Pinecones  
Poinsettia  
Shepherds  
Shop  
Sleigh  
Snowmen

Star  
Tinsel  
Tree  
Turkey  
Wreaths

Hidden Advice: \_\_\_\_\_.



# Christmas Memories



Hidden advice: Cherish the memories of the past.