unum
Better benefits at work.

If you have an accident, will it hurt your bank account too?

Unum's accident insurance gives you something to fall back on.

Life can take a tumble.

With a full-time job and three active kids, Marsha has a lot of demands on her time — and her pocketbook. So if her kids break something other than a window, she doesn't want an injury to break her bank account as well.

Benefits that pay for covered accidents while you are on the road to recovery

Unum's coverage provides a lump-sum benefit based on the type of injury (or covered incident) you sustain or the type of treatment you need.

Examples of covered injuries include:

- broken bones
- burns
- torn ligaments
- cuts repaired by stitches
- coma due to a covered injury
- eye injuries
- ruptured discs
- concussion

Some covered expenses include:

- emergency room treatment
- outpatient surgery facility
- doctor's office visit
- hospitalization
- occupational therapy
- speech therapy
- chiropractic visit
- physical therapy

See the schedule of benefits for a full list of covered injuries and expenses.

Who's at risk?

- Every 10 minutes, over 700 Americans suffer an injury severe enough to seek medical help.[1]
- Most injuries are not work-related, and therefore not covered by workers' compensation.[2]

An illustrative example of how accident coverage can help you with your expenses*

40-year-old claimant

Accident: Fall at home

Injury: Broken toe and ACL tear (knee ligament injury)

Out-of-pocket expenses incurred:

$100 emergency room co-pay
$500 deductible
$750 co-pay for surgery ($3,750 x 20%)
$150 co-pay for 10 physical therapy visits

Total out-of-pocket expenses: $1,500

Benefits paid:

$150 emergency room visit
$100 appliance (knee brace)
$150 fractured toe
$800 surgical ligament tear repair
$ 75 follow-up appointment
$150 for six physical therapy sessions

Total benefit paid under policy: $1,425

*Costs of treatment and benefit amounts may vary. Example is based on the level 2 schedule of benefits.

How to apply To learn more, watch for information from your employer.

Get the coverage you need.

Choose the coverage that's right for you. Your accident insurance plan can provide benefits for covered accidents that occur on and off the job. Accident insurance is offered to all eligible employees who are actively at work. You decide if it's right for you and your family.

The following benefit is automatically included in your plan:

Catastrophic Benefit

This pays an additional sum if a covered individual has a serious injury — such as loss of sight, hearing or a limb.

Four reasons to buy this coverage at work:

1. No health questions to answer. If you apply, you automatically receive this base plan.
2. This plan is portable. You may take the coverage with you if you leave the company or retire without having to answer new health questions. Unum will bill you directly.
3. Coverage becomes effective on the first day of the month in which payroll deductions begin.
4. Premiums are conveniently deducted from your paycheck.

Additional coverage options

Sickness Hospital Confinement Benefit

Depending on your plan, your employer may have chosen to include this benefit — or you may have the option to select it. This option pays the insured employee, spouse or child a daily benefit if he or she is in the hospital for a covered illness. Based on the plan your employer selects, the amount you receive can be $100, $200 or $300 per day. Children's coverage pays 75% of the employee amount.

This benefit is available to family members who are covered by the base plan. There is an additional charge for this feature.

The benefit includes a 12-month pre-existing condition limitation and may vary by state. Employees and their spouses need to answer certain health questions when applying for this benefit.

Available family coverage

Who can have it?	
Spouse coverage	Ages 17 to 64
Child coverage	Dependent children newborn until their 26th birthday, regardless of marital or student status[3]

Employees must be U.S. citizens or legally authorized to work in the U.S. to receive coverage. Spouses and dependents must reside in the U.S. to receive coverage.

My accident coverage

Coverage plan chosen: _____

Cost per pay period: $ _____

Date deductions begin: ___/___/____

(For your records — complete during your enrollment)

GetBenefitSmart.com

Finally, benefits made simple

THIS IS A LIMITED POLICY.

The base policy provides ACCIDENT insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department.

IMPORTANT NOTICE — THE BASE POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.

ME — employees must be covered by comprehensive health insurance before applying for group accident insurance.
MN and NY — employees must be enrolled in a qualified major medical health plan before applying for accident insurance.
CO, CT, DC, KS, MN, NH, NJ, NY and VT — the Sickness Hospital Confinement Benefit is not available.

1,2 National Safety Council, *Injury Facts* (2013).
3 In GA, IL and ND, child coverage is available newborn until their 27th birthday.

Underwritten by: Unum Life Insurance Company of America, Portland, Maine
In NY, underwritten by: First Unum Life Insurance Company, New York, New York

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations that may affect any benefits payable. For complete details of coverage and availability, please refer to policy form GA-1 or contact your Unum representative.

Unum complies with all state civil union and domestic partner laws when applicable.

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