

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.



Who's at risk?

- Every 10 minutes, more than 700 Americans suffer an injury severe enough to seek medical help.¹
- Nearly three times as many injuries requiring medical attention happen off the job rather than at work.²

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

40-year-old claimant

Accident: Fall at home

Injury: Anterior Cruciate Ligament (ACL) tear (knee ligament injury)

Out-of-pocket expenses incurred:

\$100 emergency room co-pay
 \$1,000 deductible
 \$875 co-insurance for surgery (\$3,500 X 25%)
 \$120 co-pay for 6 physical therapy visits

Total out-of-pocket expenses: \$2,095

Benefits paid:

\$150 emergency room visit
 \$100 appliance (knee brace)
 \$300 outpatient surgery facility service
 \$800 surgical ligament tear repair
 \$150 for six physical therapy sessions

Total benefit paid under policy: \$1,500

*Costs of treatment and your plan's benefit payout may vary from this example. Please see your plan's benefit schedule for actual amounts. Example is based on the level 2 schedule of benefits.

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 you sustain or the type of treatment you need.

Examples of covered injuries include:

- Broken bones
- Burns
- Torn ligaments
- Lacerations
- 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.

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.

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 a daily benefit if an insured employee, spouse or child is hospitalized 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 may include a 12-month pre-existing condition limitation and may vary by state. Employees and their spouses may 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††

Employees must be legally authorized to work in the U.S. and actively working at a U.S. location. Spouses and dependents must live 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)

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 Department of Financial Services

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

CT, CO, DC, KS, MN, NH, NJ, NY, and VT — the Sickness Hospital Confinement Benefit is not available.

Some states may require individuals to have comprehensive medical coverage before purchasing Accident Insurance.

** Being "actively at work" means that on the day the employee applies for coverage, he/she must be working at one of his/her company's business locations, or at a location where he/she is required to represent the company. If applying for coverage on a day that is not a scheduled workday, the employee will be considered actively at work as of his/her last scheduled workday. Employees are not considered actively at work if they are on a leave of absence.

† Portability is not available in MT.

†† In IL, child coverage is available newborn until the child's 30th birthday, if the dependent child is actively enrolled in the military.

1,2 National Safety Council, *Injury Facts* (2015).

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

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. See the actual policy or your Unum representative for specific provisions and details of availability. Unum complies with all state civil union and domestic partner laws when applicable.

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