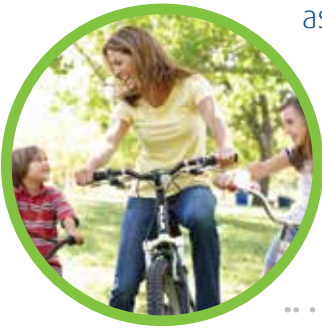


# If you have an accident, will it hurt your bank account, too?

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's a busy woman. And as a single mom, she's also thrifty. 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
- concussions
- eye injuries
- ruptured discs
- cuts repaired by stitches

### Some covered expenses include:

- emergency room treatment
- doctor's office visit
- hospitalization
- physical therapy

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

## How to apply

To learn more, watch for information from your employer.

## Who's at risk?

- Every 10 minutes **more than 750 Americans** suffer an injury severe enough to seek medical help.<sup>1</sup>



- The Social Security Administration estimates that just over one in four of today's 20-year-olds will become disabled before reaching age 67.<sup>2</sup>

## 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) (knee ligament injury)

### Out-of-pocket expenses incurred:

- \$100 emergency room co-pay
- \$250 deductible
- \$750 co-insurance for surgery (\$3,750 x 20%)
- \$150 co-pay for 10 physical therapy visits

**Total out-of-pocket expenses: \$1,250**

### Benefits paid:

- \$150 emergency room visit
- \$100 appliance (knee brace)
- \$400 surgical ligament tear repair
- \$ 50 follow-up appointment
- \$150 for six physical therapy sessions

**Total benefit paid under policy: \$850**

\*Costs of treatment and benefit amounts may vary.

# 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 off the job. Accident Insurance is offered to all eligible employees ages 17 to 80 who are actively at work.\*\* You decide if it's right for you and your family.

## Five reasons to buy this coverage at work

1. No health questions to answer. If you apply, you automatically receive this base plan.
2. You own the policy so you can keep it even if you leave the company or retire. Unum will bill you directly for the same premium amount.
3. Coverage becomes effective on the first day of the month in which payroll deductions begin.
4. Your base coverage is guaranteed renewable for life.
5. Premiums are conveniently deducted from your paycheck.

## Available family coverage

Who can have it?	
<b>Spouse coverage</b>	Ages 17 to 80; if not actively at work, must not be disabled†
<b>Child coverage</b>	Available for dependent children age 14 days until their 26th birthday, regardless of marital or student status <ul style="list-style-type: none"><li>• If a family plan is purchased, dependent children are covered until their 26th birthday</li><li>• If a child-only plan is purchased, dependent children are covered until their 24th birthday</li></ul>

Employees must be U.S. or Canadian citizens, or have a green card, to receive coverage. Spouses and dependents must live in the U.S. to receive coverage.

## Additional coverage option

### Hospital Confinement for Sickness Benefit Rider

If offered by your employer, you may choose this coverage for an additional premium. This rider pays a daily benefit if an insured employee, spouse or child is hospitalized for a covered illness. Amount is \$100 per day for employee and spouse and \$75 for children.† The eligible ages for employee and spouse are 17 to 67 and 14 days until their 26th birthday for children.†

This benefit is available to family members who are covered by the base plan.

The benefit includes a 12-month pre-existing condition limitation and a nine-month pregnancy exclusion (varies by state). Employees and their spouses need to answer certain health questions when applying for this benefit.

## 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.

In **Vermont**, insured individuals must be covered by comprehensive health insurance before applying for 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.

† Some provisions vary by state law.

In **California**, coverage is issued to eligible employees ages 17 to 64.

In **Florida and North Carolina**, the daily benefit for hospital confinement is \$300 per day for employee and spouse and \$225 per day for children.

In **Massachusetts**, the policy is non-cancelable.

1 National Safety Council, "Injury Facts" (2015).

2 Social Security Administration, "Social Security Basic Facts" (April 2, 2014).

Underwritten by: Provident Life and Accident Insurance Company, Chattanooga, Tennessee

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 Forms L-21762 and contact your Unum representative.

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

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