

Accident Insurance – Schedule of Benefits

Covered injuries		Benefit amount	Emergency and hospitalization benefits		Benefit amount	Accidental death and other covered losses		Benefit amount
Fractures			Ambulance (ground, once per accident)		\$400	Accidental death*		
Open Reduction (dependent on location of injury)	\$150 to \$7,500		Air ambulance		\$1500	Employee	\$50,000	
Closed Reduction (dependent on location of injury)	\$75 to \$3,750		Emergency room treatment		\$150	Spouse	\$20,000	
Chips	25% of closed amount		Emergency treatment in physician office/urgent care facility		\$75	Child	\$10,000	
Dislocations			Hospital admission (admission or intensive care admission once per covered accident)		\$1,000	The accidental death benefit triples if the insured individual is injured as a fare-paying passenger on a common carrier: Employee-\$150,000; spouse-\$60,000; child-\$30,000		
Open Reduction (dependent on location of injury)	\$300 to \$6,000		Intensive care admission (same as above)		\$1,500	Initial accidental dismemberment — one benefit per accident, not payable with initial accidental loss		
Closed Reduction (dependent on location of injury)	\$150 to \$3,000		Hospital confinement (per day up to 365 days)		\$200	Loss of both hands or both feet; or	\$15,000	
Burns			Intensive care confinement (per day up to 15 days)		\$400	Loss of one hand and one foot; or	\$15,000	
At least 10 square inches, but less than 20 square inches	2nd degree – \$0 3rd degree – \$2,500		Medical imaging test (once per accident)		\$200	Loss of one hand or one foot;	\$7,500	
At least 20 square inches, but less than 35 square inches	2nd degree – \$0 3rd degree – \$5,000		Outpatient surgery facility service (once per accident)		\$300	Loss of two or more fingers, toes or any combination; or	\$1,500	
35 or more square inches of the body surface	2nd degree – \$1,000 3rd degree – \$10,000		Pain management (epidural, once per accident)		\$100	Loss of one finger or toe	\$750	
Skin grafts for 2nd and 3rd degree burns	50% of burn benefit		Treatment and other services			Catastrophic accidental dismemberment† — once per lifetime, not payable with catastrophic loss		
Skin graft for any other accidental traumatic loss of skin			Surgery benefit			Loss of both hands or both feet; or loss of one hand and one foot		
At least 10 square inches, but less than 20 square inches	\$150		Open abdominal, thoracic		\$1,500	Employee (prior to age 65)	\$100,000	
At least 20 square inches, but less than 35 square inches	\$250		Exploratory (without repair)		\$150	Spouse and child	\$50,000	
35 or more square inches of the body surface	\$500		Hernia repair		\$150	Employee (ages 65–69)	\$50,000	
Concussion			Physician follow-up visit (2 visits per accident)		\$75	Spouse and child	\$25,000	
Coma			Chiropractic visit (up to 3 visits per calendar year)		\$25	Employee (70+ years old)	\$25,000	
Coma			Therapy services (up to 10 per accident)			Spouse and child	\$12,500	
Ruptured disc			Occupational therapy		\$25	Accidental loss — paralysis, sight, hearing and speech Initial accidental loss — one benefit per accident, not payable with initial dismemberment		
Knee cartilage			Speech therapy		\$25	Permanent paralysis; or	\$15,000	
Torn with surgical repair	\$750		Physical therapy		\$25	Loss of sight of both eyes; or	\$15,000	
Exploratory surgery or cartilage shaved, only	\$150		Prosthetic device or artificial limb			Loss of sight of one eye; or	\$7,500	
Laceration			One		\$750	Loss of the hearing of one ear	\$7,500	
Laceration			More than one		\$1,500	Catastrophic accidental loss† — once per lifetime, not payable with catastrophic dismemberment		
Tendon/ligament and rotator cuff			Appliance (once per accident)		\$100	Permanent paralysis; or loss of hearing in both ears; or loss of the ability to speak; or loss of sight of both eyes		
Surgical repair of one	\$800		Blood, plasma and platelets		\$400	Employee (prior to age 65)	\$100,000	
Surgical repair of two or more	\$1,200		Travel due to accident Transportation of more than 50+ miles from residence; 3 trips per accident; max 1,200 miles per round trip		Not available in NJ	Spouse and child	\$50,000	
Exploratory surgery without repair	\$150		Lodging (per night up to 30 days per accident)		Not available in NJ	Employee (ages 65–69)	\$50,000	
Dental work, emergency			Rehabilitation unit confinement (per day up to 15 days; max 30 days per calendar year)		\$100	Spouse and child	\$25,000	
Extraction	\$100					Employee (70+ years old)	\$25,000	
Crown	\$300					Spouse and child	\$12,500	
Eye injury	\$300					†Catastrophic accidental loss benefit — payable after fulfilling a 365 day elimination period.		

Accident coverage is a limited policy.

Underwritten by:

Unum Life Insurance Company of America, Portland, Maine

The 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 which may affect any benefits payable. For complete details of coverage and availability, please refer to policy form GA-1 or contact your Unum representative.

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Level 2 with AD&D

Accident Insurance

See Schedule of Benefits for a complete listing of what is covered.

THIS IS A LIMITED BENEFITS POLICY.

Effective date of coverage

Coverage becomes effective on the first day of the month in which payroll deductions begin.

Exclusions and limitations

Unum will not pay benefits for a claim that is caused by, contributed to by or occurs as a result of:

- participating in war or act of war, whether declared or undeclared;
- committing acts of terrorism;
- riding in or driving any motor-driven vehicle in a race, stunt show or speed test;
- operating, learning to operate, serving as a crew member of or jumping, parachuting, or falling from any aircraft or hot air balloon, including those which are not motor-driven. This does not include flying as a fare paying passenger;
- engaging in hang-gliding, bungee jumping, sailgliding, parasailing, parakiting;
- participating or attempting to participate in a felony, being engaged in an illegal occupation or being incarcerated in a penal institution;
- committing or trying to commit suicide or injuring oneself intentionally, whether sane or not;
- practicing for or participating in any semi-professional or professional competitive athletic contests for which any type of compensation or remuneration is received;
- having any sickness or declining process caused by a sickness, including physical or mental infirmity including any treatment for allergic reactions. Unum also will not pay benefits to diagnose or treat the sickness. Sickness means any illness, infection, disease or any other abnormal physical condition which is not caused by an injury.

In addition to the exclusions listed above, Unum will also not pay the catastrophic accidental dismemberment or catastrophic accidental loss benefit for the following injuries that are caused by or are the result of:

- an insured's being intoxicated or under the influence of any narcotic unless administered on the advice of a physician; or
- injuries to a dependent child received during the birth.

Termination of employee coverage

If you choose to cancel your coverage under the policy, your coverage ends on the first of the month following the date you provide notification to your employer. Otherwise, your coverage under the policy ends on the earliest of the:

- date this policy is cancelled;
- date you are no longer in an eligible group;
- date your eligible group is no longer covered;
- date of your death;
- last day of the period for which you made any required contributions; or last day you are in active employment. However, as long as premium is paid as required, coverage will continue in accordance with the layoff and leave of absence provisions of this policy. Unum will provide coverage for a payable claim which occurs while you are covered under this policy.

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

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