



Accident Insurance

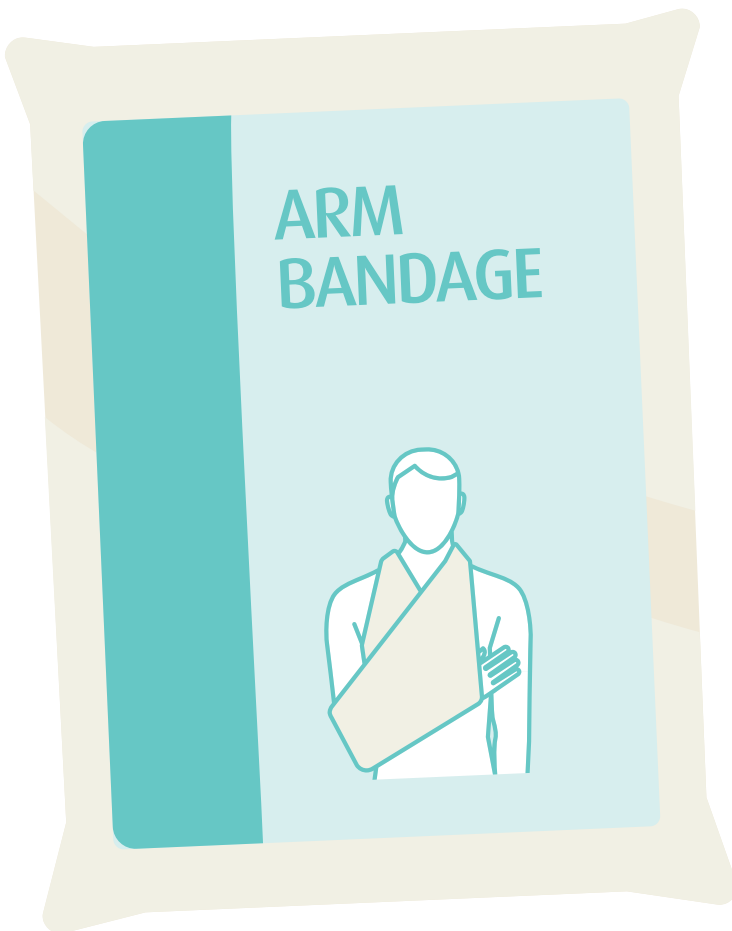
can pay you money for covered accidental injuries and their treatment.

How does it work?

Accident Insurance can pay a set benefit amount based on the type of injury you have and the type of treatment you need. It covers accidents that occur on or off the job. And it includes a range of incidents, from common injuries to more serious events.

Why is this coverage so valuable?

- It can help you with out-of-pocket costs that your medical plan doesn't cover, like co-pays and deductibles.
- You're guaranteed base coverage, without answering health questions.
- The cost is conveniently deducted from your paycheck.
- You can keep your coverage if you change jobs or retire. You'll be billed directly.



Who can get coverage?

You	If you're actively at work*
Your spouse	Ages 17 and up
Your children	Dependent children from birth until their 26th birthday, regardless of marital or student status.

Unum has been a leading provider in **group disability benefits** for over 4 decades.¹

#1 Individual Disability²
Whole/Universal Life³

#3 Voluntary Benefits⁵
Critical Illness⁶

#2 Group Disability⁴

1 Employee Benefit Plan Review, "Group Accident & Health Surveys 1976-1990" (1977-1991); Gen Re, "U.S. Group Disability Market Surveys 1991-2013" (1992-2014); LIMRA, "U.S. Group Disability Insurance 2014-2016 Annual Sales and In Force" (2015-2017).
2 LIMRA, "4Q 2017 U.S. Workplace Disability Insurance Inforce (2018), based on inforce premium.
3 Eastbridge, "U.S. Worksite/Voluntary Sales Report: Carrier Results for 2016" (2017).
4 LIMRA, "4Q 2017 U.S. Workplace Disability Insurance Inforce (2018), based on inforce premium.
5,6 Eastbridge, "U.S. Worksite/Voluntary Sales Report: Carrier Results for 2016" (2017).

*Employees must be legally authorized to work in the United States and actively working at a U.S. location to receive coverage. Spouses and dependent children must reside in the United States to receive coverage.



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

Accident coverage 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.

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.

Underwritten by: First Unum Life Insurance Company, New York, New York

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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.

Individuals must have comprehensive medical coverage to be eligible for this accident insurance.

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;
- services in the armed forces or auxiliary units thereto;
- aviation, other than as a fare paying passenger on a scheduled or charter flight operated by a scheduled airline;
- participating in a felony, riot or insurrection;
- engaging in hang-gliding, bungee jumping, sailgliding, parasailing, parakiting;
- committing or trying to commit suicide or injuring oneself intentionally;
- 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;
- cosmetic surgery, except that cosmetic surgery shall not include reconstructive surgery when such service is incidental to or follows surgery resulting from an accident.

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

- an insured's being intoxicated or under the influence of any narcotic unless administered on the advice of a physician.

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 if you elect to continue coverage under the Portability provision or 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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