



## 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 includes a range of incidents, from common injuries to more serious events.

### What's covered?

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 a full list of covered injuries and expenses.

### 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  
\$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)  
\$100 fractured toe  
\$400 surgical ligament tear repair  
\$ 50 follow-up appointment  
\$150 for six physical therapy sessions

**Total benefit paid under policy: \$950**

\*Costs of treatment and your plan's benefit payout may vary from this example. Please see your plan's benefit schedule for actual amounts.

### Why is this coverage so valuable?

- No health questions to answer. If you apply, you automatically receive this base plan.
- 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.
- Coverage becomes effective on the first day of the month in which payroll deductions begin.
- Your base coverage is renewable for life.
- Premiums are conveniently deducted from your paycheck.



## Accident Insurance

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 ages 17 to 80 who are actively at work.\* You decide if it's right for you and your family.

### Who can get coverage?

<b>You</b>	If you're actively at work*
<b>Your spouse</b>	Ages 17 to 80, if actively at work or not disabled†
<b>Your children</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 26th birthday</li></ul>

\*Employees must be legally authorized to work in the United States (U.S.) and actively working at a U.S. location to receive coverage. Employees are not considered actively at work if they are on a leave of absence. Spouses and dependent children must reside in the United States 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 benefit can pay the insured employee, spouse or child(ren) a daily benefit if he or she is in the hospital 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. The eligible ages for children are 14 days until their 26th birthday.†

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.

†Some provisions vary by state law.

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

#### THIS IS A LIMITED POLICY.

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

#### Some provisions vary by state law:

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

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

This 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. The expected benefit ratio for this policy is 50%. This ratio is the portion of future premiums which the company expects to return as benefits, when averaged over all people with this policy. Important notice — The base policy does not provide coverage for sickness.

Underwritten by: Provident Life and Accident Insurance Company, Chattanooga, Tennessee  
In New York, 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 Forms L-21762 and FUL-21762 and contact your Unum representative.

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

#### unum.com

© 2018 Unum Group. All rights reserved. Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.