



Accident Insurance

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

How does it work?

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

What's included?

Wellness Benefit

Every year, each family member who has Accident coverage can also receive \$50 for getting a health screening test, such as:

- Blood tests
- Chest X-rays
- Stress tests
- Colonoscopies
- Mammograms

Sickness Hospital Confinement Benefit

This optional benefit pays a daily amount if you're in the hospital for a covered illness. It's available to each family member who has Accident coverage. You can receive \$100 per day. Coverage for children is 75% of that amount.

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 to 64 |
| Your children | Dependent children from birth until their 26th birthday, regardless of marital or student status. |

DID YOU KNOW

Unum has been the leader in **group disability benefits** for 40 years.¹

#1

Group Disability²
Individual Disability³
Whole/Universal Life⁴

#3

Voluntary Benefits⁵
Critical Illness⁶

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 2014-2015 Annual Sales and In Force" (2015-2016).

² LIMRA, "U.S. Group Disability Insurance 2015 Annual Sales and In Force" (2016), based on inforce premium.

³ LIMRA, "Individual Disability Income Sales and In-Force Survey Annual Review 2015" (2016), based on multilife.

⁴ Eastbridge, "U.S. Worksite Sales Report, Carrier Results for Years 2002-2015" (2003-2016).

^{5,6} Eastbridge, "U.S. Worksite/Voluntary Sales Report: Carrier Results for 2015" (2016).

*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

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 yourself, 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 a work related injury
- 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.

Sickness Hospital Confinement Benefit exclusions

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;
- treatment for alcoholism or drug addiction, unless the insured is addicted to a narcotic taken on the advice of a physician;
- treatment for dental care or dental care procedures;
- elective procedures and/or cosmetic surgery or reconstructive surgery, unless it is a result of trauma, infection or other diseases;
- hospital confinement caused by, contributed to by, or resulting from your mental illness. However, dementia as a result of stroke, trauma, viral infection, Alzheimer's disease or other conditions not listed which are not usually treated by a mental health provider or other qualified provider using psychotherapy, psychotropic drugs, or other similar methods of treatment are covered under this policy;
- any hospital confinement of a newborn following the birth unless the newborn is sick or injured.

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.

THIS IS A LIMITED BENEFITS POLICY

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 which may affect any benefits payable. For complete details of coverage and availability, please refer to Policy Form GA-1 et al. or contact your Unum representative.

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

Underwritten by:

Unum Life Insurance Company of America, Portland, Maine

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Accident Insurance – Schedule of Benefits

| Covered injuries | Benefit amount | Emergency and hospitalization benefits | Benefit amount | Accidental death and other covered losses | Benefit amount |
|---|---|---|----------------|--|----------------|
| Fractures | | Ambulance¹ (ground, once per accident) | | Accidental death* | |
| Open Reduction | Up to \$7,500 | Air ambulance | \$1,500 | Employee | \$50,000 |
| Closed Reduction | Up to \$3,750 | Emergency room treatment | | Spouse | \$20,000 |
| Chips | 25% of closed amount | \$200 | | Child | \$10,000 |
| Dislocations | | Emergency treatment in physician office/urgent care facility Either ER room or Primary Care/Specialist/Urgent Care benefit is payable once per covered accident | | Initial accidental dismemberment — one benefit per accident, not payable with initial accidental loss | |
| Open Reduction | Up to \$6,000 | Primary care physician | \$50 | Loss of both hands or both feet; or | \$15,000 |
| Closed Reduction | Up to \$3,000 | Specialist | \$50 | Loss of one hand and one foot; or | \$15,000 |
| Burns | | Urgent care facility | \$50 | Loss of one hand or one foot; | \$7,500 |
| At least 10 square inches, but less than 20 square inches | 2nd degree – \$0 3rd degree – \$2,500 | Hospital admission (admission or intensive care admission once per covered accident) | | Loss of two or more fingers, toes or any combination; or | \$1,500 |
| At least 20 square inches, but less than 35 square inches | 2nd degree – \$0 3rd degree – \$5,000 | \$1,000 | | Loss of one finger or toe | \$750 |
| 35 or more square inches of the body surface | 2nd degree – \$1,000 3rd degree – \$10,000 | Intensive care admission (same as above) | | Catastrophic accidental dismemberment** — once per lifetime, not payable with catastrophic loss ⁵ Loss of both hands or both feet; or loss of one hand and one foot | |
| Skin grafts for 2nd and 3rd degree burns | 50% of burn benefit | \$1,500 | | Employee (prior to age 65) | \$100,000 |
| Skin graft for any other accidental traumatic loss of skin | | Hospital confinement (per day up to 365 days) | | Spouse and child (prior to age 65) | \$50,000 |
| At least 10 square inches, but less than 20 square inches | \$150 | \$200 | | Employee (ages 65–69) | \$50,000 |
| At least 20 square inches, but less than 35 square inches | \$250 | Intensive care confinement (per day up to 15 days) | | Spouse and child (prior to age 65) | \$25,000 |
| 35 or more square inches of the body surface | \$500 | \$400 | | Employee (70+ years old) | \$25,000 |
| Concussion | | Medical imaging test (once per accident) | | Spouse and child (70+ years old) | \$12,500 |
| \$150 | | \$200 | | Accidental loss — paralysis, sight, hearing and speech⁶ Initial accidental loss — one benefit per accident, not payable with initial dismemberment | |
| Coma | | Outpatient surgery facility service (once per accident) | | Permanent paralysis; or | \$15,000 |
| \$10,000 | | \$300 | | Loss of sight of both eyes; or | \$15,000 |
| Ruptured disc | | Pain management (epidural, once per accident) | | Loss of sight of one eye; or | \$7,500 |
| \$800 | | \$100 | | Loss of the hearing of one ear | \$7,500 |
| Knee cartilage | | Treatment and other services | | Catastrophic accidental loss** — once per lifetime, not payable with catastrophic dismemberment Permanent paralysis; or loss of hearing in both ears; or loss of the ability to speak; or loss of sight of both eyes | |
| Torn with surgical repair | \$750 | Surgery benefit | | Employee (prior to age 65) | \$100,000 |
| Exploratory surgery or cartilage shaved, only | \$150 | Open abdominal, thoracic | | Spouse and child (prior to age 65) | \$50,000 |
| Laceration | | \$1,500 | | Employee (ages 65–69) | \$50,000 |
| \$25–\$600 | | Exploratory (without repair) | | Spouse and child (prior to age 65) | \$25,000 |
| Tendon/ligament and rotator cuff | | \$150 | | Employee (70+ years old) | \$25,000 |
| Surgical repair of one | \$800 | Hernia repair | | Spouse and child (70+ years old) | \$12,500 |
| Surgical repair of two or more | \$1,200 | \$150 | | Physician follow-up visit (2 visits per accident) | |
| Exploratory surgery without repair | \$150 | \$100 | | Chiropractic visit² (up to 3 visits per calendar year) | |
| Dental work, emergency | | Therapy services (up to 10 per accident) | | \$25 | |
| Extraction | \$100 | Occupational therapy | | \$25 | |
| Crown | \$300 | Speech therapy | | \$25 | |
| Eye injury | | Physical therapy | | \$25 | |
| \$300 | | Prosthetic device or artificial limb | | One | |
| | | | | \$750 | |
| | | | | More than one | |
| | | | | \$1,500 | |
| | | | | Appliance (once per accident) | |
| | | | | \$100 | |
| | | | | Blood, plasma and platelets | |
| | | | | \$400 | |
| | | | | Travel due to accident³ Transportation of more than 50+ miles from residence; 3 trips per accident; max 1,200 miles per round trip ⁴ | |
| | | | | \$0.40 per mile | |
| | | | | Lodging (per night up to 30 days per accident) | |
| | | | | \$150 | |
| | | | | Rehabilitation unit confinement (per day up to 15 days; max 30 days per calendar year) | |
| | | | | \$100 | |

Accident coverage is a limited policy.

In CT, there is a \$500 benefit payable for outpatient emergency room medical care for accidental ingestion of a controlled substance.

*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

**Catastrophic accidental benefit — payable after fulfilling a 365 day elimination period.

1 In CA and CT, no ground or air ambulance benefit is payable.

2 In KS, no chiropractic benefit is payable.

3 In NJ, no transportation benefit is payable.

4 In NJ, no lodging benefit is payable.

5 In ME, catastrophic benefits amounts vary. In PA, catastrophic benefit provisions vary.

6 In PA, no paralysis benefit is payable.