



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 (sample - on page 2)

How to apply

To learn more, watch for information from your employer.

Who's at risk?

- Every 10 minutes more than 700 Americans suffer an injury severe enough to seek medical help.¹
- More than twice as many injuries requiring medical attention happen off the job rather than at work.²



= 700
people seeking
medical help

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.

Three reasons to buy the 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.

Weekly Rates (On/Off job) Plan 3

Individual:	\$2.61
Individual & Spouse:	\$3.75
One Parent Family:	\$5.55
Two Parent Family:	\$6.69

Available family coverage

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

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.

Covered injuries	Benefit amount
Fractures	
Open	Up to \$5,000
Closed	Up to \$2,500
Chips	25% of closed amount
Dislocations	
Open	Up to \$4,000
Closed	Up to \$2,000
Burns	
Second degree for 36% or more of body surface	\$750
Third degree covering at least 9 but less than 35 square inches of body surface	\$1,500
Third degree for 35 or more square inches of body surface	\$10,000
Skin grafts	25% of burn benefit
Concussion	\$100
Ruptured disc	\$400
Knee cartilage	
Torn	\$500
Exploratory	\$100
Laceration	\$25-\$400
Tendon/ligament and rotator cuff	
Repair of one	\$400
Repair of more than one	\$600
Exploratory only	\$100
Dental work, emergency	
Extraction	\$50
Crown	\$150
Eye injury (requires surgery or removal of foreign body)	\$200

Emergency and hospitalization benefits	Benefit amount
Ambulance	
Ambulance	\$100
Air ambulance	\$500
Emergency room treatment (includes X-rays)	\$150
Hospital admission (per admission)	\$250
Hospital confinement (per day up to 365 days)	\$100
Hospital intensive care unit (per day up to 15 days)	\$200
Treatment and other services	Benefit amount
Doctor's office initial visit	\$50
Surgery benefit	
Open abdominal, thoracic	\$1,000
Exploratory	\$100
Follow-up treatment for accident (initial follow-up visit)	\$50
Physical therapy (6 treatments)	\$25 per treatment
Prosthetic device or artificial limb	
One	\$500
More than one	\$1,000
Appliance	\$100
Blood, plasma and platelets	\$300
Transportation (100+ miles up to 3 trips)	\$300
Lodging (per night up to 30 days)	\$100
Additional covered losses	Benefit amount
Loss of finger, toe, hand, foot or sight of an eye	
Loss of both hands, feet, sight of both eyes, or any combination of two or more losses	\$15,000
Loss of one hand, foot or sight in one eye	\$7,500
Loss of two or more fingers, toes or any combination of two or more losses	\$1,500
Loss of one finger or toe	\$750

THIS IS A LIMITED POLICY.

† 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.

1,2 National Safety Council, "Injury Facts" (2015).

This base policy provides Accident insurance only. 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

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.

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