

Group Accident

If you have an accident, will it hurt your bank account too? Unum's accident insurance gives you something to fall back on. Accident insurance can pay a lump sum benefit for covered injuries and related expenses – from minor injuries to catastrophic events, including death.

- **What is group accident insurance?**

Unum's group accident coverage provides a lump sum benefit based on the type of injury (or covered incident) you sustain or the type of treatment you, and covers both ON and OFF the job accidents.

- **What types of accidents and injuries are covered under this benefit?**

This coverage will pay benefits to covered accidents/injuries sustained either on or off the job.

Examples of covered injuries include:

- Fractures
- Dislocations
- Burns
- Concussion
- Ruptured Disc
- Knee Cartilage
- Tendon/Ligament and Rotator Cuff
- Dental Work
- Eye Injury
- Lacerations

Some covered expenses include:

- emergency room treatment
- ambulance
- outpatient surgery facility
- doctor office visit
- hospitalization
- physical therapy
- appliances
- transportation
- lodging
- blood, plasma, and platelets

***See the schedule of benefits for a full list of covered injuries and*

- **Who is covered under this benefit?**

Coverage is available for Employee, Spouse, and Child

- **Is there a calendar year maximum?**

No.

- **How are the benefits paid under group accident insurance?**

Benefit payments may be used for anything – benefits are paid directly to the employee on an indemnity basis (not on a reimbursement basis). Benefits are paid regardless of other coverage – no offsets for other benefits

- **Is this coverage portable?**

Yes, this is an individually owned policy, and coverage is 100% portable.

- How can accident insurance help me?

The situation



The solution



- ▶ 40-year-old male
 - ▶ Fell at home
 - ▶ Broke toe and ACL tear (knee ligament injury)
 - ▶ Standard PPO medical plan
 - ▶ Expenses not covered by major medical plan:
 - \$100 emergency care co-pay
 - \$250 deductible
 - \$750 co-pay for surgery
 - \$150 co-pay for physical therapy
- Total out-of-pocket = \$1,250**

Accident Policy

- ▶ Benefits Paid:
 - \$150 emergency room visit
 - \$100 appliance (knee brace)
 - \$100 fractured toe
 - \$400 surgical ligament tear repair
 - \$50 follow-up appointment
 - \$150 for physical therapy
- Total benefit paid under policy: \$950**

Why should I purchase this coverage through my employer?

1. No health questions to answer. If you apply, you automatically receive this base plan.
2. This plan is portable. You may take the coverage with you if you leave the company or retire without having to answer new health questions. Unum will bill you directly.
3. Coverage becomes effective on the first day of the month in which payroll deductions begin.
4. Premiums are conveniently deducted from your paycheck.

How much is Accident insurance?

Monthly premiums are below, and do not increase with age.

Monthly Premium			
Employee	Employee and Spouse	Employee and Child	Employee, Spouse and Child
\$13.93	\$21.91	\$25.77	\$33.75

Underwritten by: Unum Life Insurance Company of America, Portland, Maine
The policy has exclusions and limitations which may affect any benefits payable. See the actual policy or your Unum representative for specific provisions and details of availability.
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