

Portfolio of benefit plans

Product offering	Funding options	Availability (minimum eligible lives)
Disability insurance		
Group short term disability insurance	Employer paid	2+*
	Employee paid	10+
	Shared funding	2+
Group long term disability insurance	Employer paid	2+
	Employee paid	10+
	Shared funding	2+
Individual short term disability insurance	Employee paid	10+
Individual disability insurance	Employer paid	3+
	Employee paid	3+
	Shared funding	3+
Life insurance		
Group term life insurance	Employer paid	2+
	Employee paid	10+
	Shared funding	2+
Group term life and AD&D insurance	Employer paid	2+
	Employee paid	10+
	Shared funding	2+
Individual term life insurance	Employee paid	10+
Interest-sensitive whole life insurance	Employee paid	10+
Individual universal life insurance	Employee paid	10+

Product offering	Funding options	Availability (minimum eligible lives)
Supplemental health insurance**		
Group accident insurance	Employee paid	100+
Individual accident insurance	Employee paid	10+
Group critical illness insurance***	Employer paid	100+
	Employee paid	100+
Individual critical illness insurance	Employee paid	10+
MedSupport insurance	Employee paid	10+
Cancer insurance	Employee paid	10+

Service offering	Availability
HR®/ BenefitsAnswersNow™	A regularly updated online library of HR compliance and benefits information that includes federal and state employment laws, which is available to group long term disability customers with 10 to 1,999 employees.
Full-service benefit communication and enrollment	One-on-one or Web-based enrollments, customized communication tools and educational services, and local support from expert benefit representatives. Included with voluntary products. Fees may apply with other products.
FMLA and state leave management	Technical expertise and resources for effective coordination of disability claims and employee absences in compliance with state and federal leave laws. Fee for service for group long term and short term disability customers with 100+ employees.
Comparative Reporting & Analysis	Standard trend reports provided at no charge to group long term and short term disability, life insurance and/or FMLA customers.
Self-insured short term disability claims management	A suite of fee-based services that can help simplify claim administration for employers with 250+ employees.
Secure Web services	With just a click, group customers can review billing, submit payments, report employee changes, download forms and view claims status.

Service offering	Availability
Work-life balance EAP	Help for employees and their families, in person or by phone, with daily conflicts or more serious issues such as depression and substance abuse. Included with group long term disability. Available with group life.
Worldwide emergency travel assistance program	24/7 access to medical resources, prescription replacement and transportation assistance. For employees, their spouses and children who travel 100 miles or more from home, for business ¹ or pleasure. Available with group long term and short term disability and life.
Life Planning Financial & Legal Resources	Financial & legal planning and counseling for life insurance beneficiaries and for covered employees and spouses who are terminally ill. Included with all group life plans.
Stay-at-work and return-to-work programs	Development of lost-time management and productivity programs. Fee for service.
Health Resource Connects	Benefits specialists available to educate disabled employees about their company's health management program and connect them with the appropriate resources. Available for short term disability customers with 2,000+ employees. Fee for service.

¹In California, Hawaii and Rhode Island, 10 or more eligible lives required. In Michigan, 5 or more eligible lives required. Subject to Underwriting approval, less than 10 eligible lives is available on statutory plans in New Jersey.

**These are limited policies.

***In North Carolina, product sold as Group Specified Disease Insurance.

1 A spouse traveling on business for his or her employer is not covered by this policy.

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Work-life balance employee assistance program services and Life Planning Financial & Legal Resources services are provided by Ceridian Corporation. Worldwide emergency travel assistance services are provided by Assist America, Inc.

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The policies or their provisions may vary or be unavailable in some states. The policies have exclusions and limitations which may affect any benefits payable. See the actual policies or your Unum representative for specific provisions and details of availability.

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