

Group Accident Insurance

Employee-paid coverage can ease the financial pain of injuries

Employee need



How would your employees manage the impact of out-of-pocket costs?

36% of American workers report they always or usually live paycheck to paycheck.¹

Employee value



- More than 50 covered injuries/treatments
- Guaranteed issue
- Employees and spouse: same benefit levels
- No pre-existing condition limitation for base plan
- Claims decisions in four days

Unum's group Accident Insurance offers an innovative plan design that can help meet the demands of today's consumer-driven benefits needs.

Our Accident Insurance can pay lump-sum benefits for a range of accidental injuries, from everyday mishaps to catastrophic events. A wellness option encourages healthy choices that can lead to better outcomes and lower health care costs. And with multiple benefit level choices — including the ability to tailor benefit amounts — you can offer a plan that meets your objectives and your employees' needs.

Unum benefit advantages

For employers

- Single situs state allows for easy implementation; one plan design means consistent benefit communication messaging to employees across all locations
- 100% employee-paid coverage that's excluded from the "Cadillac" excise tax scheduled to take effect in 2018
- Flexible plan designs and options
 - Employer choice of on- and off-job or off-job base plan helps businesses tailor a plan that fits their workplace needs while protecting employees from financial risk
- Employers choose from four benefit schedules to help meet their objectives:
 - Three defined levels; or
 - A tailored option that includes multiple schedule choices — including elimination — of 12 different benefits
- An annual wellness incentive benefit encourages responsible health management and is available as soon as coverage begins

- Expert benefit education and enrollment support can save employers time and money. Materials available in culturally appropriate Spanish versions
- Automated billing reconciliation delivers accurate and quick reports

For employees

- Family-friendly plan available for employee,² spouse and children, including the Annual Wellness Benefit and Sickness Hospital Confinement Benefit
- Simple phone call initiates annual wellness claim
- Broad portability provision — base plan is guaranteed issue and renewable for life, regardless of employer group contract; no health questions or individual change in rate
- No calendar year benefit maximums; includes coverage for injuries that occur during organized sports
- Accidental death benefit feature can help supplement other life insurance coverages
- Integrated claim intake allows one claim form to initiate benefits for any other applicable Unum coverage
- HSA-compatible plan design
- Budget-friendly payroll deduction

Unum group accident employer benefit options

Plan

- On- and off-job coverage or off-job coverage³

Benefit schedule

- Standard benefit levels: high, medium or low
- Tailored schedule: benefit amount options for 12 specific treatments to help meet plan objectives

Family coverage

- Employee only, or can add spouse and/or children.
Note: Employee must be covered to purchase spouse and/or children coverage

Additional coverages

- **Wellness Benefit:** choice of single annual benefit of \$50, \$75, or \$100 per contract; only one annual benefit is paid, even if the individual has other Unum coverage that offers a wellness benefit. Note: If employer chooses to offer, the benefit will automatically be included for all covered individuals.
- **Sickness Hospital Confinement Benefit:**⁴ choice of single daily benefit of \$100, \$200 or \$300 per contract; if employer chooses to offer, benefit can be automatically included for all covered individuals or as an employee purchase option. Note: Children's benefit is 75% of the employee's amount.

Benefit schedule includes:

Injuries		
Coverage	Benefit	Tailored benefit
Fractures		N/A
Open	Up to \$10,000	
Closed	Up to \$5,000	
Chips	25% of closed amount	
Dislocations	Up to \$8,000	N/A
Burns		N/A
Vary by severity	Up to \$15,000	
Skin grafts for burns	50% of burn benefit	
Skin grafts for any other accidental traumatic loss	Vary by severity; up to \$750	
Concussion	Up to \$200	N/A
Ruptured disc	Up to \$1,000	N/A
Coma	Up to \$15,000	N/A
Chiropractor visit ⁵	Up to \$35 – 3 visits per year	\$15, \$25, \$35 or \$50; 1, 3, or 6 visits per calendar year
Knee cartilage		N/A
Torn w/surgery	Up to \$1,000	
Exploratory	Up to \$200	
Laceration	Up to \$800	N/A
Tendon/Ligament and rotator cuff		N/A
Repair; varies by number	\$1,500	
Exploratory only	Up to \$200	
Dental work		N/A
Extraction	Up to \$150	
Crown	Up to \$450	
Eye injury – Surgery, removal of object	Up to \$400	N/A

THIS IS A LIMITED POLICY

1 CareerBuilder.com, "Share of U.S. Workers Living Paycheck to Paycheck Continues Decline from Recession-Era Peak, Finds Annual CareerBuilder Survey" (Sept. 25, 2013; accessed Oct. 9, 2013), <http://www.careerbuilder.com/share/aboutus/pressreleasesdetail.aspx?sd=9/25/2013&id=pr781&ed=12/31/2013>.

2 Must be actively at work at time of application; full-time employees eligible if working a minimum of 20 hours per week.

3 In CO, KY, PA, SD, and ID, off-job-only plan design is not available.

4 12-month pre-existing condition limitation

5 Chiropractic benefit not available in KS

The policy or provisions may vary or be unavailable in some states. 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.

Emergency and hospitalization benefits		
Coverage	Benefit	Tailored benefit
Ambulance, ground/air	Up to \$300/\$1,500	N/A
Emergency room treatment	Up to \$150	5 choices: \$50-\$250; max. 4 visits per year
PCP and/or specialist office	Up to \$100 (PCP only)	7 choices: \$15-\$150
Urgent care	Up to \$100	5 choices: \$25-\$150
Hospital admission	Up to \$1,500	5 choices: \$500-\$2,000
Hospital confinement	Up to \$400	7 choices: \$50-\$500
Hospital ICU admission	Up to \$2,250	5 choices: \$750-\$3,000
Hospital ICU confinement	Up to \$600	7 choices: \$100-\$1,000
Outpatient surgery facility service	Up to \$500	5 choices: \$50-\$750
Treatment and other services		
Coverage	Benefit	Tailored benefit
Accident follow-up		
Number of visits	2	1, 2, 3, or 4
PCP and/or specialist office	Up to \$100 – PCP only	7 choices: \$15-\$150
Urgent care facility	N/A	5 choices: \$25-\$150
Medical imaging	Up to \$400	5 choices: \$100-\$500
Surgery benefit		
Open abdominal, thoracic	Up to \$2,000	N/A
Exploratory or hernia repair	Up to \$200	N/A
Therapy – Physical, occupational, speech	Up to \$35, 10 total visits/accident	6 choices: \$15-\$100; 6, 10 or 15 visits per accident
Pain management	Up to \$150	N/A
Travel – Lodging up to 30 days	Up to \$200	N/A
Transportation – 50–1,200 miles, up to 3 trips	Up to .50/mile	N/A

Underwritten by: Unum Life Insurance Company of America, Portland, Maine
Unum complies with state civil union and domestic partner laws when applicable.

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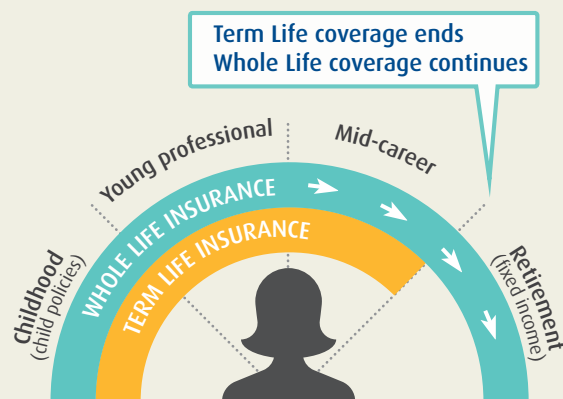
Coverage for life. Extra value for every day.

With Unum Whole Life, you can provide extensive coverage for now and later. Not only does it offer a guaranteed benefit after death, it also provides value employees can rely on as their life needs change.

What is it?

Unlike Term Life Insurance, which usually ends at retirement, Whole Life Insurance coverage continues as long as employees want it.

Whole Life also earns cash value employees can use to meet their changing needs.



Offer comprehensive coverage with Whole Life

Employees can keep Whole Life coverage their entire lives.

How does it work?

With this coverage, employees can lock in low, level guaranteed premiums as long as they keep the coverage. And the benefit won't decrease with age, so employees know the money is there. **So the sooner you offer the coverage, the better for your employees.**

In addition, the policy accumulates cash value that employees can use to:

- Buy a paid-up at age 70 policy — with no more premiums
- Borrow against the cash value with no fees*



Premiums won't increase. Benefits won't decrease.

Rates are determined by age, and the benefit amount is guaranteed.

Why do employees need it?

Employees are living longer and working longer,¹ but saving less.² They need affordable life coverage they can count on their entire lives.

With Whole Life, employees and dependents can count on a guaranteed death benefit, plus additional living benefits:

- Cash value options — borrow against/buy paid-up policy
- Qualified Long Term Care Rider**
- Accidental Death benefit
- Early benefit for terminal illness***



Employees need lifetime financial protection

Nearly half of Americans die with less than \$10,000 in financial assets, or none at all.³

Why offer your employees Unum Whole Life Insurance?



Because it provides real advantages every day.

Why Whole Life coverage makes sense for your employees:

It's convenient.

- Guaranteed issue means they can get coverage with no health questions or exams, and buy more coverage later to meet changing needs
- Employees can purchase coverage at work at affordable rates
- Premiums are conveniently deducted from their paychecks

It's reliable.

- The death benefit remains level throughout the life of the policy
- The policy earns cash value that employees can borrow against with no fees*
- Employees always know what their policy is worth

It's flexible.

- At purchase time, employees can choose the paid-up at age 70 policy — so they have a fully paid-up policy with no premiums due at age 70
- At any time, policyholders can use their accumulated cash value to convert their policy to a reduced paid-up policy — in which no more premiums would need to be paid.
- It offers more than a simple death benefit. This coverage also offers an Accidental Death benefit, a Qualified Long Term Care Rider, and a Living Benefit Option Rider — which provides an early full death benefit if diagnosed with a terminal illness**

Why Whole Life makes sense for you:

It's an affordable enhancement.

- Whole Life complements base Term Life for comprehensive coverage
- Since it's 100% employee-paid, it won't affect your budget

It's easy to administer.

- Unum guides you through the entire process, from employee education, to enrollment, to billing
- Unum also manages day-to-day administration, including portability if an employee leaves your company

It's not impacted by health care reform.

- It doesn't need to be listed on your Summary of Benefits and Coverage
- It won't impact Cadillac tax planning

Whole Life benefit details:

Eligibility

- Employee
- Spouse
- Children
- Grandchildren

Rate classifications

- Rates are unisex and tobacco-distinct for both employee and spouse

Plan design options

Selected by employer:

- Qualified Long Term Care Rider
- Waiver of Premium Rider
- Accidental death benefit for ages 15–65; maximum amount of \$150,000

* Cash value may be reduced by any outstanding loans and/or payments under the qualified long term care and living benefit option riders.

** In MA, the Long Term Care Rider is called Chronic Illness Accelerated Benefit.

*** Living Benefit Option Rider allows the policy owner to request up to 100% of the death benefit (subject to a maximum of \$150,000) if the covered individual is diagnosed with a medical condition that limits life expectancy to 12 months or less (24 months in IL, MA and WA). Any payout reduces the death benefit. Exercising this rider does not constitute automatic Waiver of Premium.

1 Harris Interactive, *Unum 2012 Employee Education and Enrollment Survey* (2013).

2 U.S. Senate Committee on Health, Education, Labor & Pensions, *The Retirement Crisis and a Plan to Solve It* (2012).

3 James Poterba, Steven Venti and David Wise, *Were They Prepared for Retirement? Financial Status at Advanced Ages in the HRS and Ahead Cohorts* (National Bureau of Economic Research, 2012).

Underwritten by: Provident Life and Accident Insurance Company, Chattanooga, Tennessee

In New York, underwritten by: First Unum Life Insurance Company, New York, New York

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. See the actual policy or your Unum representative for specific provisions and details of availability. Unum complies with all state civil union and domestic partner laws when applicable.

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Individual short term disability insurance

After sick pay is exhausted, how will employees pay their bills?



This benefit can provide employees an income stream to help pay bills after the end of sick pay or before the beginning of LTD benefits.

When employees are disabled due to illness or injury, this important coverage can help them fill a potential gap in income after sick pay ends.

Employees with available sick pay who become disabled may receive a paycheck for only a limited time. And for employees who are fortunate enough to also have long term disability (LTD) benefits, there can still be a gap in financial protection during the elimination period, which is typically 180 days. Unum individual short term disability insurance can help fill this gap in coverage at no direct cost to the employer.

Why choose Unum for this coverage



Employer advantages

- Guarantee issue helps provide broad coverage access, since employees are not required to answer medical questions to enroll.
- One industry rate classification for all eligible employees, regardless of occupation, makes it easy to educate and enroll.
- A variety of elimination and benefit period choices can be coordinated with sick pay policy, salary continuation and any long term disability elimination periods.
- Easy claims filing for employees and short turnaround on claims decisions mean limited involvement for HR.



Employee advantages:

- Policy is individually owned, so employees can keep their coverage if they retire or change jobs, and they have the option of continuous renewable protection through age 72.
- Rates are based on age at issue and don't change as the employee grows older or files a claim, allowing for simple expense budgeting.
- Employees get the full amount of their benefit because there are no offsets at claim time for Social Security, state compulsory, group insurance or other benefits.
- Coverage coordinates easily with other Unum coverages — a single form triggers claim processing for all applicable Unum coverage, including a simple process to waive premiums during a covered disability.

Benefit details

Eligibility

Employees age 17–69 at policy issue and actively at work¹ (up to age 64 in CA and NY)

Plan design

- Non-occupational; for disability due to illness and off-the-job accidents
- 24 hour; for disability due to illness and on/off-the-job accidents
- Select; for disability due to illness and off-the-job accidents

Benefits

- Monthly benefits from \$400 to \$5,000, available in \$100 increments
- Salary coverage up to 60% may be offered (coverage limited to 40% in CA, HI, NJ, NY and RI)

Benefit period choices

3, 6, 12, 24, and 60 months

Elimination period choices

0/7, 7/7, 0/14, 14/14, 0/30, 30/30, 60/60, 90/90, 180/180; not all elimination periods are available with every benefit period

Consultative underwriting

Guarantee Issue requires the greater of 10 applications or 20% employee participation (may vary by state).

Rate classifications

- One industry rate class assigned per account
- Two rate age bands, 17–49 years and 50–69 years
- Rates are unisex and uni-tobacco

Funding

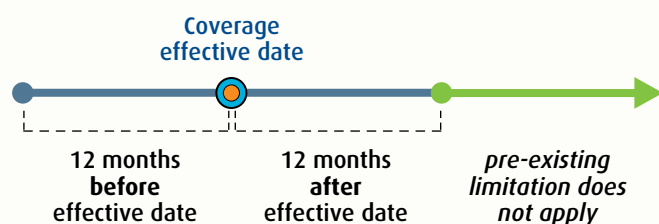
Employee-paid policy, on a post-tax basis

Optional benefit selected by employer

Mental Illness Rider — benefit equals 50% of the employee base policy amount; 100% in VT (automatically included)

Policy provisions

- 12/12 pre-existing condition limitation
- 9-month childbirth exclusion



Note: If a covered employee has a pre-existing condition during the 12-month period before the coverage effective date, benefits will not be paid for a related disability during the first 12 months the policy is in force.

Affordable rates

These sample rates show weekly premiums for a non-occupational plan — “A” industry rate class with 7/7 elimination period and a 3-month benefit period.

If			
Monthly benefit is:			
	\$600	\$1,400	\$2,500
Then			
Issue age rate	Weekly premium would be:		
Age <50	\$4.67	\$10.89	\$19.45
Age 50–69	5.67	13.19	23.54

Note: Please see your Unum representative for AA, AAA, and B industry rate class amounts.

¹ On the day the employee applies for coverage, the individual must be working at one of his/her company's business locations; or the individual must be working at a location where he/she is required to represent the company. If applying for coverage on a day that is not a scheduled workday, the employee will be considered actively at work as of his/her last scheduled workday. Employees are not considered actively at work if they are on a leave of absence.

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. See the actual policy or your Unum representative for specific provisions and details of availability.

This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. 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.

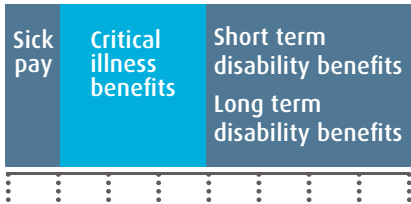
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Group critical illness insurance

A flexible supplemental health benefit with simple administration



Time off work due to disability

For illustrative purposes only.



Employee need

The American Cancer Society predicts over 1.6 million new cases of cancer will be diagnosed in the U.S. in 2013.¹

In the first half of 2012, 20% of Americans under age 65 said their family was having problems paying medical bills.²

40% of American workers report they always or usually live paycheck to paycheck.³



High value

- Benefit payable on each covered condition
- Recurrence benefits available

Unum group critical illness insurance is a flexible benefit designed to complement both PPO and high-deductible health plans. This HSA-compatible benefit can help protect employees from the financial impact of life-changing events, from serious diseases to catastrophic health events. And the included wellness benefit encourages employees to seek preventive care.

Unum benefit advantages

For employers

- Flexible funding options help employers and employees meet their financial protection objectives
- Single state situs allows for one plan design and consistent benefit communication message to employees across all locations
- Expert benefit communication and enrollment planning support save employers time and money — including cultural Spanish tools
- Annual wellness screening benefit can encourage employees to seek important early-detection health tests; simple phone call initiates \$75 annual reimbursement claim

For employees

- Coverage coordinates easily with other Unum plans; integrated claim intake allows one Unum claim form to initiate benefits for any other applicable coverage
- Lump sum benefit, payable up to \$50,000, provides freedom to use as the employee or beneficiary chooses; family-friendly premium includes automatic coverage for dependent children
- HSA compatible with current regulatory requirements
- Flexible design allows portability of voluntary employee-paid protection — no new health questions or change in rate

Unum covered conditions

- Blindness
- Benign brain tumor
- Coronary artery bypass surgery⁴
- End-stage renal (kidney) failure
- Heart attack
- Major organ failure⁵
- Stroke⁶

Covered conditions due to injury

- Coma⁷
- Permanent paralysis⁸
- Occupational HIV⁹

Optional cancer coverage

- Cancer
- Carcinoma in situ¹⁰

Please refer to the policy for complete definitions of covered critical illnesses.

Unum group critical illness benefit options

Employer elections

Funding

- Employer, employee, or shared

Plan design options

- Cancer coverage — can be employee choice

Recurrence benefit¹¹

- 25%, 50% or 100%; applies to all individuals insured under the policy
- Provides additional payout for subsequent occurrence of benign brain tumor, coma, heart attack and stroke

Wellness benefit

- Automatically included on all employee certificates and family coverage plans

Family coverage options

Spouse coverage — Available for voluntary employee-funded coverage only when employee covered; does not have to match employee amount

- \$5,000 to \$30,000 benefit amount
- Coverage is portable if the primary insured individual and spouse are legally divorced or employee dies

Child coverage

- Automatically included for dependents age newborn to age 26
- Covered at 25% of the employee benefit
 - Additional specific childhood conditions — cerebral palsy, cleft lip or palate, cystic fibrosis, Down syndrome and spina bifida

Policy details

Policy provisions

- Critical illness coverage subject to a 30-day waiting period, except for covered injuries or childhood conditions
- 100% of the benefit is payable for each covered condition when medically unrelated and separated by 90 or more days, except coronary artery bypass surgery and carcinoma in situ, which are paid at 25% of the purchased benefit amount
- 12/12 pre-existing condition limitation
- Benefit reduces by 50% on policy anniversary date after age 70

Rates

- Based on employer-elected options: plan type, funding method and case-specific factors

Enrollment and underwriting guidelines

Employee-paid coverage — post-tax premium payment

- Minimum of 2% employee participation or case may be declined
- Guaranteed issue available

Employer-paid coverage — 100% of employees in an eligible class must be covered; no medical underwriting required

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Exclusions and limitations:

Exclusions

Unum will not pay benefits for a claim that is caused by, contributed to by or occurs as a result of:

- participating or attempting to participate in a felony or being engaged in an illegal occupation;
- committing or trying to commit suicide or injuring oneself intentionally, whether sane or not;
- participating in war or any act of war, whether declared or undeclared;
- committing acts of terrorism;
- being under the influence of or addicted to intoxicants or narcotics. This would not include physician-prescribed medication, taken in the prescribed dosage; or
- having a date of diagnosis during the benefit waiting period.

Termination of employee coverage

If the policyholder chooses to cancel coverage under the policy, coverage ends at 12:00 midnight on the first of the month following the date notification is provided to his/her employer. Otherwise, coverage under the policy ends on the earliest of the:

- date this policy is cancelled;
- date employee is no longer in an eligible group;
- date the eligible group is no longer covered;
- date of the employee's death;
- last day of the period for which the employee made any required contributions; or
- last day the employee is in active employment unless continued due to a covered layoff or leave of absence or due to an injury or sickness.

Coverage on dependent children ends on the earliest of the date the coverage under the policy ends or the date a dependent child no longer meets the definition of dependent children.

Currently not approved in all states. State exceptions apply. Please contact your Unum representative for details.

¹ American Cancer Society, *Cancer Facts & Figures 2013* (2013).

² Robin A. Cohen, Whitney K. Kirzinger, and Renee M. Gindi, *Problems Paying Medical Bills: Early Release of Estimates from the National Health Interview Survey, January 2011-June 2012* (2013).

³ CareerBuilder.com, "Percentage of U.S. Workers Living Paycheck to Paycheck Reaches Recession-Era Low, Finds CareerBuilder Survey" (Aug. 15, 2012; accessed Oct. 30, 2012).

⁴ Payout of the coronary artery bypass surgery benefit reduces the remaining payout for covered conditions.

⁵ Diagnosis of major organ failure of the heart, lungs, liver or pancreas resulting in the insured individual being placed on the United Network for Organ Sharing list for a transplant.

⁶ Evidence of persistent neurological deficits confirmed by a neurologist at least 30 days after the event.

⁷ Coma resulting from severe traumatic brain injury lasting for a period of 14 or more consecutive days.

⁸ Complete and permanent loss of the use of two or more limbs for continuous 90 days as a result of a covered accident.

⁹ Diagnosis of the human immunodeficiency virus resulting from a covered accident which exposed the insured individual to HIV-contaminated body fluids.

¹⁰ Payout of the carcinoma in situ benefit does not reduce payout for the diagnosis of cancer.

¹¹ 12-month separation required between occurrences of same condition.

Underwritten by: Unum Life Insurance Company of America, Portland, Maine

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