

Unum offers an array of voluntary products designed to help employees deal with the financial impact of life-changing events. Disability, life and supplemental health insurance plans enrich a company's benefits portfolio at no direct cost to the bottom line.

WORKSITE VOLUNTARY

Supplemental health

Group Accident Insurance¹

- Issue ages: Employee — no age restrictions
- Case size requirements: 10 eligible lives minimum
- Case set up: >2% employee participation
- *Guaranteed issue*
- HSA compatible

Product features	Options
Group Accident Insurance	
<ul style="list-style-type: none"> • Group platform — single state situs • Four employer-elected benefit schedules: three defined levels or a tailored schedule • Guaranteed issue for base plan; no health questions required • Base plan provides a schedule of benefits for covered injuries and accident-related expenses; renewable for life; no health questions or individual change in rate • Plan choices include off-job accident or on- and off-job accident* • Plan design includes accidental death, and catastrophic accidental loss and dismemberment benefits 	<ul style="list-style-type: none"> • Employer mandated or employee optional Sickness Hospital Confinement (one amount per contract) <ul style="list-style-type: none"> - Benefit pays \$100, \$200, or \$300 per day for hospitalization due to illness for the employee and spouse (75% of employee amount for children) • Employer-elected Wellness Benefit for all eligible employees (one amount per contract); \$50, \$75, or \$100 benefit per calendar year per covered individual • Family coverage options; employee must be covered to add spouse and/or children coverage

Accident Insurance²

- Issue ages 17-80
- Case set-up: >10 approved adult applications all VB products
- HSA compatible

Accident Insurance	
<ul style="list-style-type: none"> • Guaranteed issue for base plan; no health questions required • Base plan provides a schedule of benefits for covered injuries and accident-related expenses • Plan options include off-job accident, on- and off-job accident, on- and off-job accident with reduced benefits • Plan design may include accidental death and catastrophic accident benefits 	<ul style="list-style-type: none"> • Employee-elected Sickness Hospital Confinement Rider pays \$100 per day for hospitalization due to illness for the employee and spouse (\$75 for children) • Employee-elected Accident Only or Accident/Illness Disability Income Rider available to employees and spouses if offered by the employer • Family coverage options

Group Critical Illness Insurance³

- Issue ages: Employee — no age restrictions
- Case size requirements: 10 minimum
- Case set up: >2% employee participation
- *Guaranteed issue is available*
- HSA compatible
- In NC and NY, group specified disease insurance is offered
- Unique plan designs in CT, NC, and NY

Group Critical Illness Insurance	
<ul style="list-style-type: none"> • Group platform — single state situs • Flexible funding options — employee, employer or combination • Voluntary employee-paid plan coverage is portable — no new health questions or rate change • Covered conditions may include blindness, benign brain tumor, coronary artery bypass surgery, end-stage renal failure, heart attack, major organ failure, stroke • Covered injuries may include coma, permanent paralysis, occupational HIV • Employee benefit up to \$50,000** • Benefit payable for each condition provided diagnosis separated by 90 days and medically unrelated • Child coverage — with all employee certificates for dependents newborn to age 26 years, regardless of student or marital status; employee conditions (plus five childhood conditions) covered at 25% of the employee benefit 	<ul style="list-style-type: none"> • Employer-selected for all covered employees or as an employee option: <ul style="list-style-type: none"> - Cancer coverage — adds cancer and carcinoma in situ as additional covered conditions - Spouse coverage available up to \$30,000; can exceed employee amount • Employer-selected for all employee certificates and family coverage plans: <ul style="list-style-type: none"> - Recurrence Benefit — 25%, 50% or 100%; additional payout for subsequent occurrence of benign brain tumor, coma, heart attack and stroke - Wellness Benefit — \$50, \$75, or \$100 benefit per calendar year per covered individual

WORKSITE VOLUNTARY

Supplemental health

Specified Critical Illness Insurance⁴

- Issue ages 16–69
- Case set-up: >10 approved adult applications all VB products
- Not HSA compatible

Group Hospital Indemnity Insurance⁵

- Issue ages: employee — no age restrictions
- HSA compatible option
- Single state situs
- Case size requirements: minimum 10 eligible lives
- Case set up: 2% employee participation
- *Guaranteed issue is available*

Disability

Individual Short Term Disability Insurance

- Issue ages 17–64 (64 in NY and CA)
- Case set-up: >10 approved adult applications all VB products
- *Guaranteed issue participation: 20% participation of eligible employees*

Life

Whole Life Insurance⁶

- Issue ages 15–80
- Case set-up: >10 approved adult applications all VB products
- *Guaranteed issue participation: 15% participation of eligible employees*

Product features	Options
Specified Critical Illness Insurance	
<ul style="list-style-type: none"> • Benefit amounts from \$5,000 to \$50,000 • Pays a lump sum benefit (based on a percentage of the policy amount) upon diagnosis of a covered critical illness • Base plan covered illnesses may include heart attack, stroke, major organ transplant, permanent paralysis, end stage renal (kidney) failure and coronary artery bypass surgery[†] • Enhanced plan includes all conditions listed under the base plan, plus an additional specified critical illness benefit upon diagnosis of cancer and/or carcinoma in situ^{††} 	<ul style="list-style-type: none"> • Employer-elected Health Screening Benefit Rider pays \$50 per calendar year for each covered person, for approved health screening tests • An employee may elect or decline any combination of the following choices: <ul style="list-style-type: none"> - Spouse Specified Critical Illness Rider - Child Specified Critical Illness Rider - Enhanced plan, if offered by the employer
Group Hospital Indemnity Insurance	
<ul style="list-style-type: none"> • Group platform — single state situs • Three employer-elected plan designs to complement major medical plans, including one HSA-compatible design • All plans include hospital admission benefit, at a level selected by employer (\$500–\$5,000 available in \$500 increments) • Plan designs include options for outpatient and inpatient surgical benefits, as well as a diagnostic procedure benefit • 100% employee paid, post-tax, payroll deduction • Family coverage options: employee must be covered to add spouse and/or child coverage 	<ul style="list-style-type: none"> • Daily hospital confinement — Benefit pays \$100, \$200 or \$400 per day (up to 15 days per calendar year) for hospitalization • Hospital intensive care unit confinement <ul style="list-style-type: none"> - Benefit pays two times the daily hospital confinement benefit when insured individual is confined to an intensive care unit • Rehabilitation unit confinement — Benefit pays the same amount as daily hospital confinement while insured individual is confined in a rehabilitation unit • Emergency room treatment — Pays \$150 for an emergency room visit. Ambulance (air and ground) benefits included. • Wellness Benefit — (One amount per contract): \$50, \$75, or \$100 benefit per calendar year per covered individual • Portable coverage — No new health questions or rate changes • Enhanced admission payout — Increases amount of hospital admission benefit based on how long coverage has been in force
Individual Short Term Disability Insurance	
<ul style="list-style-type: none"> • Guaranteed issue available to employees when minimum participation requirements are met • Up to 60% of gross monthly salary coverage may be offered • Employee may choose a monthly benefit from \$400 to \$5,000 for a covered accident/illness (must meet salary requirements) • Range of elimination and benefit periods • Waiver of premium provision • No offsets at claim time • Guaranteed renewable to age 72 	<ul style="list-style-type: none"> • Employer-elected Mental Illness Rider which provides a disability benefit equal to 50% of the policy benefit amount
Whole Life Insurance	
<ul style="list-style-type: none"> • Pay all years or elect fully paid-up benefit policy at age 70 (for issue ages 15–50) • Premiums are guaranteed level, based on the insured individual's age at policy issue, and do not increase due to age • No physical exams required; health questions may be asked • Rates are unisex and tobacco-distinct for employees and spouses • Coverage is individually owned, which means employees can take their policies with them if they retire or leave the company • A Living Benefit Option Rider is included at no extra premium on all policies. This feature 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.^{††} 	<ul style="list-style-type: none"> • Employer-elected, tax-qualified Long Term Care (LTC) Rider allows the policy owner to access the death benefit if the insured individual has been receiving long term care for 90 days and requires nursing home care, assisted living care, home health care or adult day care • Employee-elected LTC Rider enhancements • Employer-elected Accidental Death Benefit Rider is available at initial enrollment for ages 15–65 up to \$150,000 • Employer elected/employee optional 20-year employee level term rider allows employees to increase their base policy amount by 50%. This option lasts for 20 years. • Employee elected 20-year spouse term rider or standalone spouse coverage available • Standalone child/grandchild coverage and children's term rider available

Life (cont.)

Voluntary Individual Universal Life Insurance⁷

- Issue ages 15-80
- Case set-up: >10 approved adult applications all VB products
- *Guaranteed issue participation: 15% participation of eligible employees*

10/10 Yearly Renewable Term Life Insurance⁸

- Issue ages 15-70 (max age is 65 in WA)
- Case set-up: >10 approved adult applications all VB products
- *Guaranteed issue participation: 15% participation of eligible employees*

Product features	Options
Voluntary Individual Universal Life Insurance	
<ul style="list-style-type: none"> • Guaranteed issue available to employees when minimum participation requirements are met • Can build cash value with current interest rates, guaranteed never lower than 3% • No physical is required • Maximum policy face amount is \$200,000; spouse maximum is \$75,000 • Flexible premiums • Stand-alone dependent coverage available • A Living Benefit Option is included, giving the policy owner the option to request a one-time advance of up to 100% of the policy's benefit (up to a maximum of \$150,000) when diagnosed with a terminal illness limiting life expectancy to 12 months or less (may vary by state) 	<ul style="list-style-type: none"> • Employer-elected, tax-qualified Long Term Care (LTC) Rider (see description under whole life options entry) • Employee-elected LTC Rider enhancements • Employee-elected Accidental Death Benefit Rider • Employee-elected Automatic Increase Rider allows the covered individual to add coverage to the base policy for up to 10 years without filling out new forms or providing evidence of good health
10/10 Yearly Renewable Term Life Insurance	
<ul style="list-style-type: none"> • Guaranteed issue available to employees when minimum participation requirements are met • Up to two consecutive 10-year periods of level premiums and death benefits, followed by a yearly renewable term phase with guaranteed rates • Available benefit amounts of \$10,000 to \$150,000 • Dependent coverage available • A Living Benefit Option is included; see VIUL description but with advance up to 75% of the policy's benefit 	<ul style="list-style-type: none"> • Employee-elected Accidental Death Benefit Rider

GROUP VOLUNTARY

Disability

Group Voluntary Short Term Disability Insurance

- Issue ages: employee — no age restrictions
- *Guaranteed issue participation: greater of 20% of eligible employees or 10 lives for all size segments employees or 10 lives for all size segments*

Group Voluntary Long Term Disability Insurance

- Issue ages: employee — no age restrictions
- *Guaranteed issue participation: greater of 20% of eligible employees or 10 lives for all size segments employees or 10 lives for all size segments*

Product features	Options
Group Voluntary Short Term Disability Insurance	
<ul style="list-style-type: none"> • Guaranteed issue • Elimination periods (EP): 7, 14, 21 or 30 days • Maximum benefit periods between 9-52 weeks • 40-66$\frac{2}{3}$% weekly income replacement, up to maximums • Rehabilitation and return-to-work incentives • Integrates with group voluntary long term disability product 	<ul style="list-style-type: none"> • Worldwide emergency travel assistance services • FICA match for the employer • Cesarean section special benefits • Waive waiting period • Credit prior service • Survivor benefits
Group Voluntary Long Term Disability Insurance	
<ul style="list-style-type: none"> • Guaranteed issue • Age-banded step rates, options of elimination periods from 90-360 days • Monthly maximum benefit up to \$10,000 • 50% or 60% monthly income replacement, up to maximums • Integrated work-life balance/EAP • HR[®]/BenefitsAnswersNow™ to help manage state and federal employment law compliance • Waiver of premium provision • Rehabilitation and return-to-work incentives, including dependent care benefits • Work incentive benefit • Social Security claim advocacy program • Integrates with group voluntary short term disability product 	<ul style="list-style-type: none"> • Severe disability impairment[#] benefit provides up to 80% income when two or more activities of daily living (ADL) are lost • Education benefit • Worldwide emergency travel assistance services • Conversion • Cost containment options • Extended Recurrent Disability • Retirement Income Protection Benefit • Healthcare Protection Benefit

GROUP VOLUNTARY

Life

Group Voluntary Term Life Insurance

– Participation: greater of 10 lives or 20% for all size segments

Product features	Options
Group Voluntary Term Life Insurance	
<ul style="list-style-type: none"> • Guaranteed issue coverage for eligible employees and spouses • Affordable, age-banded group rates • High benefit maximum amounts • Portable coverage • Life Planning Financial & Legal Resources • Annual coverage increases without evidence of insurability • Standard plan maximum up to the lesser of five times annual salary or \$500,000 • Accelerated benefits for the terminally ill up to 100% • Waiver of premium provision • Elimination period (EP) can be integrated with long term disability (LTD) plan 	<ul style="list-style-type: none"> • Accidental death and dismemberment (AD&D) coverage up to \$1 million <ul style="list-style-type: none"> – portability with life port – education benefit for insured individual's unmarried children under age 25 – seat belt/airbag benefit • AD&D optional benefits <ul style="list-style-type: none"> – common carrier – paralysis – child care – physical therapy and rehabilitation • Worldwide emergency travel assistance services

MULTI-LIFE

Individual Disability Insurance

– Issue ages 18–70

Individual Disability Insurance	
<ul style="list-style-type: none"> • Guaranteed standard issue available to employees when minimum participation requirements are met • Your occupation definition of total disability for 24 months; option for full benefit period coverage • Benefit periods of 2 or 5 years, to age 65 or 67 • Residual disability benefit for the life of the contract • Work incentive benefit for three months with the option for six or 12 months • Recovery benefit while rebuilding income • Policies are non-cancellable to age 65 or 67 • 24 months mental disorder coverage with an employer-paid option to extend to the duration of the benefit period 	<ul style="list-style-type: none"> • Catastrophic disability benefit • Cost-of-living adjustments, 3% fixed or 2% to 7% CPI(U) adjustable • Guaranteed right to purchase increase • LTD insurability allows for coverage increase • Serious illness benefit lump sum payment of 20 times the base benefit, up to \$100,000 • Voluntary suspension of premium payments for up to one year due to unemployment; no coverage during suspension



To learn more about Unum's voluntary product offerings, including current state availability, please contact your local Unum representative. Or, visit us online at unum.com.

1,2,3,4,5 THIS IS A LIMITED POLICY.

6,7,8 In WA, child term coverage is not available.

* Not available in all states.

** In CT/NC/NY- benefits are payable by category.

† Coronary artery bypass surgery and carcinoma in situ are paid out at 25% of the benefit amount.

†† Optional at the case level.

Severe disability impairment benefit is a description of the filed product offering which appears in the LTD policy as the Disability Plus® Rider.

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

HRAnswersNow® and BenefitAnswersNow™ are provided by CCH. Worldwide emergency travel assistance services are provided by Assist America, Inc. Life Planning Financial & Legal

Resources services and Work-life balance employee assistance program services are provided by Ceridian Corporation. Services are available with select Unum insurance offerings. Terms and availability of service are subject to change and prior notification requirements. Service providers do not provide legal advice; please consult your attorney for guidance. Services are not valid after coverage terminates.

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