



Group Accident Insurance

Employee-paid coverage can help ease the financial pain of injuries

UNUM 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.



HOW WOULD YOUR EMPLOYEES MANAGE THE IMPACT OF OUT-OF-POCKET COSTS?

71% OF AMERICANS WOULD FIND IT SOMEWHAT OR VERY DIFFICULT TO MEET CURRENT FINANCIAL OBLIGATIONS IF THEIR **PAYCHECK WERE DELAYED** BY ONE WEEK.¹

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 payable, 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		
Open	Up to \$10,000	N/A
Closed	Up to \$5,000	
Chips	25% of closed amount	
Dislocations	Up to \$8,000	N/A
Burns		
Vary by severity	Up to \$15,000	N/A
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
Coma	Up to \$15,000	N/A
Chiropractor visit	Up to \$35 – 3 visits per year	\$15, \$25, \$35 or \$50; 1, 3 or 6 visits per calendar year
Knee cartilage		
Torn w/surgery	Up to \$1,000	N/A
Exploratory	Up to \$200	
Laceration	Up to \$800	N/A
Tendon/ligament and rotator cuff		
Repair; varies by number	\$1,500	N/A
Exploratory only	Up to \$200	
Dental work		
Extraction	Up to \$150	N/A
Crown	Up to \$450	
Eye injury		
Surgery, removal of object	Up to \$400	N/A

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	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	
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

THIS IS A LIMITED POLICY

- American Payroll Association, "National Payroll Week 2017 "Getting Paid in America," Survey" (2017).
- Must be actively at work at time of application; full-time employees eligible if working a minimum of 20 hours per week.
- If off-job coverage is selected: In CO/ID/KY/MN/NY/PA/SD, only work-related injuries for which benefits are provided under workers' compensation programs are not covered. In all other states, all work-related injuries are excluded.

4. 12-month pre-existing condition limitation

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

Better benefits at work.™

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