



Accident Insurance

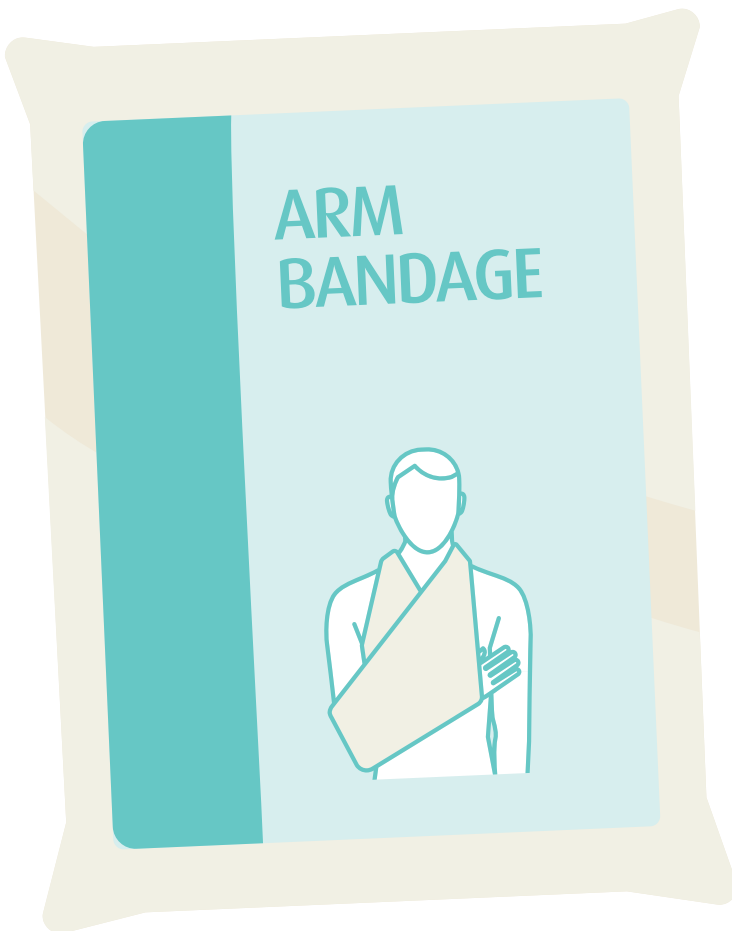
can pay you money for covered accidental injuries and their treatment.

How does it work?

Accident Insurance can pay a set benefit amount based on the type of injury you have and the type of treatment you need. It covers accidents that occur on and off the job. And it includes a range of incidents, from common injuries to more serious events.

Why is this coverage so valuable?

- It can help you with out-of-pocket costs that your medical plan doesn't cover, like co-pays and deductibles.
- You're guaranteed base coverage, without answering health questions.
- The cost is conveniently deducted from your paycheck.
- You can keep your coverage if you change jobs or retire. You'll be billed directly.



Who can get coverage?

You	If you're actively at work*
Your spouse	Ages 17 and up
Your children	Dependent children from birth until their 26th birthday, regardless of marital or student status.

How much does it cost?

Monthly Premium	
You	\$11.04
You and your spouse	\$18.81
You and your child(ren)	\$22.24
You, your spouse and child(ren)	\$30.01

For illustrative purposes only. Actual cost may vary.

*Employees must be legally authorized to work in the United States and actively working at a U.S. location to receive coverage. Spouses and dependent children must reside in the United States to receive coverage.



Accident Insurance – Schedule of Benefits

Covered injuries	Benefit amount	Emergency and hospitalization benefits	Benefit amount	Lodging (per night up to 30 days per accident)	\$150
Fractures		Ambulance (ground, once per accident)	\$400	Rehabilitation unit confinement (per day up to 15 days; max 30 days per calendar year)	\$100
Open reduction (dependent on location of injury)	\$150 to \$7,500	Air ambulance	\$1,500	Accidental death and other covered losses	
Closed reduction (dependent on location of injury)	\$75 to \$3,750	Emergency room treatment	\$250		
Chips	25% of closed amount	Emergency treatment in physician office/urgent care facility Either ER room or Primary Care/Specialist/Urgent Care benefit is payable once per covered accident		Benefit amount	
Dislocations		Primary care physician	\$150	Accidental death*	
Open Reduction (dependent on location of injury)	\$300 to \$6,000	Specialist	\$150	Employee	\$50,000
Closed Reduction (dependent on location of injury)	\$150 to \$3,000	Urgent care facility	\$150	Spouse	\$20,000
Burns		Hospital admission (admission or intensive care admission once per covered accident)		Child	\$10,000
At least 10 square inches, but less than 20 square inches	2nd degree – \$0 3rd degree – \$2,500			Intensive care admission (same as above)	
At least 20 square inches, but less than 35 square inches	2nd degree – \$0 3rd degree – \$5,000	Hospital confinement (per day up to 365 days)			
35 or more square inches of the body surface	2nd degree – \$1,000 3rd degree – \$10,000			Intensive care confinement (per day up to 15 days)	
Skin grafts for 2nd and 3rd degree burns	50% of burn benefit	Medical imaging test (once per accident)			
Skin graft for any other accidental traumatic loss of skin				Outpatient surgery facility service (once per accident)	
At least 10 square inches, but less than 20 square inches	\$150	Pain management (epidural, once per accident)			
At least 20 square inches, but less than 35 square inches	\$250			Treatment and other services	
35 or more square inches of the body surface	\$500	Surgery benefit			
Concussion	\$150			Open abdominal, thoracic	
Coma	\$10,000	Exploratory (without repair)			
Ruptured disc	\$800			Hernia repair	
Knee cartilage		Physician follow-up visit (1 visits per accident)			
Torn with surgical repair	\$750			Primary care physician	
Exploratory surgery or cartilage shaved, only	\$150	Specialist			
Laceration	\$25–\$600			Urgent care facility	
Tendon/ligament and rotator cuff		Chiropractic visit			
Surgical repair of one	\$800			Therapy services (up to 6 per accident)	
Surgical repair of two or more	\$1,200	Occupational therapy			
Exploratory surgery without repair	\$150			Speech therapy	
Dental work, emergency		Physical therapy			
Extraction	\$100			Prosthetic device or artificial limb	
Crown	\$300	One			
Eye injury	\$300			More than one	
		Appliance (once per accident)			
				Blood, plasma and platelets	
		Travel due to accident Transportation of more than 50+ miles from residence; 3 trips per accident; max 1,200 miles per round trip			
				Occupational therapy	
		Speech therapy			
				Physical therapy	
		Prosthetic device or artificial limb			
				One	
		More than one			
				Appliance (once per accident)	
		Blood, plasma and platelets			
				Travel due to accident	
		Transportation of more than 50+ miles from residence; 3 trips per accident; max 1,200 miles per round trip			
				\$0.40 per mile	

Accident coverage is a limited policy.

Underwritten by:

Unum Life Insurance Company of America, Portland, Maine
The information is not intended to be a complete description of the insurance coverage available. 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. For complete details of coverage and availability, please refer to policy form GA-1 or contact your Unum representative.

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EN-1974 (7-18)

FOR EMPLOYEES

Accident Insurance

See Schedule of Benefits for a complete listing of what is covered.

THIS IS A LIMITED BENEFITS POLICY.

Effective date of coverage

Coverage becomes effective on the first day of the month in which payroll deductions begin.

Exclusions and limitations

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

- participating in war or act of war, whether declared or undeclared;
- committing acts of terrorism;
- riding in or driving any motor-driven vehicle in a race, stunt show or speed test;
- operating, learning to operate, serving as a crew member of or jumping, parachuting, or falling from any aircraft or hot air balloon, including those which are not motor-driven. This does not include flying as a fare paying passenger;
- engaging in hang-gliding, bungee jumping, sailgliding, parasailing, parakiting;
- participating or attempting to participate in a felony, being engaged in an illegal occupation or being incarcerated in a penal institution;
- committing or trying to commit suicide or injuring oneself intentionally, whether sane or not;
- practicing for or participating in any semi-professional or professional competitive athletic contests for which any type of compensation or remuneration is received;
- having any sickness or declining process caused by a sickness, including physical or mental infirmity including any treatment for allergic reactions. Unum also will not pay benefits to diagnose or treat the sickness. Sickness means any illness, infection, disease or any other abnormal physical condition which is not caused by an injury.

In addition to the exclusions listed above, Unum will also not pay the catastrophic accidental dismemberment or catastrophic accidental loss benefit for the following injuries that are caused by or are the result of:

- an insured's being legally intoxicated under state limits or under the influence of any narcotic unless administered on the advice of a physician; or
- injuries to a dependent child received during the birth.

Termination of employee coverage

If you choose to cancel your coverage under the policy, your coverage ends on the first of the month following the date you provide notification to your employer. Otherwise, your coverage under the policy ends on the earliest of the:

- date this policy is cancelled;
- date you are no longer in an eligible group;
- date your eligible group is no longer covered;
- date of your death;
- last day of the period for which you made any required contributions; or last day you are in active employment. However, as long as premium is paid as required, coverage will continue if you elect to continue coverage under the Portability provision or in accordance with the layoff and leave of absence provisions of this policy. Unum will provide coverage for a payable claim which occurs while you are covered under this policy.

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Unum complies with state civil union and domestic partner laws when applicable.

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