

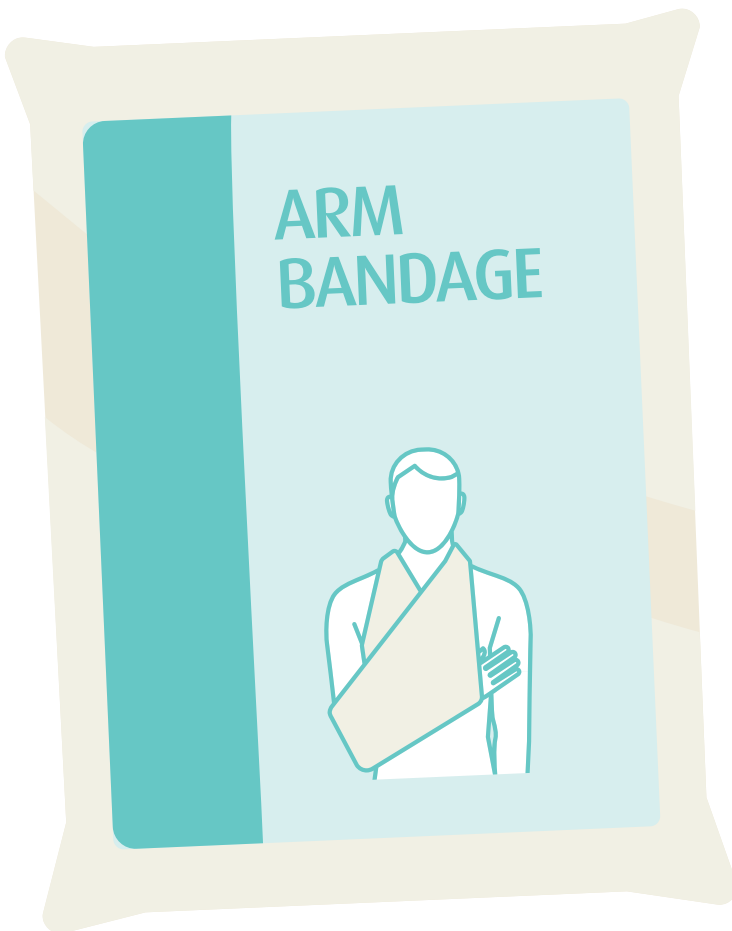


## Accident Insurance

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?

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

Unum has been a leading provider in **group disability benefits** for over 4 decades.<sup>1</sup>

<b>#1</b> Individual Disability <sup>2</sup> Whole/Universal Life <sup>3</sup>	<b>#3</b> Voluntary Benefits <sup>5</sup> Critical Illness <sup>6</sup>
<b>#2</b> Group Disability <sup>4</sup>	

<sup>1</sup> Employee Benefit Plan Review, "Group Accident & Health Surveys 1976-1990" (1977-1991); Gen Re, "U.S. Group Disability Market Surveys 1991-2013" (1992-2014); LIMRA, "U.S. Group Disability Insurance 2014-2016 Annual Sales and In Force" (2015-2017).  
<sup>2</sup> LIMRA, "4Q 2017 U.S. Workplace Disability Insurance Inforce (2018), based on inforce premium.  
<sup>3</sup> Eastbridge, "U.S. Worksite/Voluntary Sales Report: Carrier Results for 2016" (2017).  
<sup>4</sup> LIMRA, "4Q 2017 U.S. Workplace Disability Insurance Inforce (2018), based on inforce premium.  
<sup>5,6</sup> Eastbridge, "U.S. Worksite/Voluntary Sales Report: Carrier Results for 2016" (2017).

\*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.



Unum's accident insurance offers you and your family the following benefits. Please refer to the chart below for the benefit amounts payable for covered accidents and accident-related expenses.



Accident/Injury	Benefit Amount	Accident/Injury	Benefit Amount
<b>Accidental death</b>		<b>Fractures</b>	
employee	\$100,000	open	up to \$10,000
spouse	\$40,000	closed	up to \$5,000
child	\$20,000	chips	25% of closed amount
The accidental death benefit doubles if the insured is injured as a fare-paying passenger on a common carrier. Employee – \$200,000; Spouse – \$80,000; Child – \$40,000		<b>Hospital admission</b> (per admission)	\$2,000
<b>Ambulance</b>	\$600	<b>Hospital confinement</b> (per day up to 365 days)	\$500
air ambulance	\$2,500	<b>Hospital intensive care unit</b> (per day up to 15 days)	\$1,000
<b>Appliance</b>	\$200	<b>Knee cartilage (torn)</b>	\$1,000
<b>Blood, plasma and platelets</b>	\$600	exploratory	\$200
<b>Burns</b>		<b>Laceration</b>	\$50-\$800
2nd degree for 36% or more of body surface	\$1,500	<b>Lodging</b> (per night up to 30 days)	\$200
3rd degree covering at least 9 but less than 35 square inches of body surface	\$3,000	<b>Loss of finger, toe, hand, foot or sight of an eye</b>	
3rd degree for 35 or more square inches of body surface	\$20,000	Loss of both hands, feet, sight of both eyes, or any combination of two or more losses	\$40,000
skin grafts	25% of burn benefit	Loss of one hand, foot or sight in one eye	\$20,000
<b>Catastrophic accident</b> loss of use of sight, hearing, speech, arms or legs		Loss of two or more fingers, toes or any combination of two or more losses	\$3,000
employee <65 years	\$150,000	Loss of one finger or toe	\$1,500
spouse or child <65 years	\$75,000	<b>Medical imaging test</b> (once per accident)	\$200
age 65-69	Amount reduced 50%	<b>Outpatient surgery facility service</b> (once per accident)	\$300
age 70+	Amount reduced 75%	<b>Pain Management</b> (epidural, once per accident)	\$100
<b>Chiropractic Treatment</b> (up to 3 treatments per calendar year)	\$25	<b>Prosthetic device or artificial limb</b>	
<b>Coma</b>	\$10,000	one	\$1,000
<b>Concussion</b>	\$200	more than one	\$2,000
<b>Dental work, emergency</b>		<b>Rehabilitation unit confinement</b> (per day up to 15 days; max 30 days per calendar year)	\$100
extraction	\$150	<b>Ruptured disc</b>	\$1,000
crown	\$450	<b>Surgery benefit</b> (open abdominal, thoracic)	\$2,000
<b>Dislocations</b>		exploratory	\$200
open	up to \$8,000	<b>Tendon/ligament and rotator cuff</b>	
closed	up to \$4,000	repair of one	\$1,000
<b>Doctor's office initial visit</b>	\$150	repair of more than one	\$1,500
<b>Emergency room treatment</b>	\$150	exploratory only	\$200
<b>Eye injury</b> requires surgery or removal of foreign body	\$400	<b>Therapy Services</b> (up to 10 per accident)	\$100
<b>Follow-up treatment for accident</b> initial follow-up visit	\$150	<b>Transportation</b> (100+ miles up to 3 trips)	\$600

*Catastrophic accident benefit exceptions: Catastrophic accident benefits are payable after fulfilling a 365-day elimination period. See policy for details.*

Underwritten by:

**Provident Life and Accident Insurance Company**  
1 Fountain Square, Chattanooga, TN 37402  
unum.com

AE-1023-NC (10/13)

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This 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 L-21762 or contact your Unum representative.

For use in NC only. THIS IS A LIMITED POLICY.

# 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 intoxicated 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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This 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 et al. or contact your Unum representative.

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

Underwritten by:

Unum Life Insurance Company of America, Portland, Maine

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