

# If you have an accident, will it hurt your bank account too?

Unum's accident insurance gives you something to fall back on.

## Life can take a tumble.

With a full-time job and three active kids, Marsha has a lot of demands on her time — and her pocketbook. So if her kids break something other than a window, she doesn't want an injury to break her bank account as well.



## Benefits that pay for covered accidents while you are on the road to recovery

Unum's coverage provides a lump sum benefit based on the type of injury (or covered incident) you sustain or the type of treatment you need.

### Examples of covered injuries include:

- broken bones
- burns
- torn ligaments
- cuts repaired by stitches
- coma due to a covered injury
- eye injuries
- ruptured discs
- concussion

### Some covered expenses include:

- emergency room treatment
- outpatient surgery facility
- doctor office visit
- hospitalization
- occupational therapy
- speech therapy
- chiropractic visit
- physical therapy

*See the schedule of benefits for a full list of covered injuries and expenses.*

## Who's at risk?

- Every 10 minutes almost 740 people will suffer disabling injuries in the United States.<sup>1</sup>
- About two-thirds of disabling injuries suffered by American workers are not work-related, and therefore not covered by workers' compensation.<sup>2</sup>

## An illustrative example of how accident coverage can help you with your expenses\*

### 40-year-old claimant

**Accident:** Fall at home  
**Injury:** Broken toe and ACL tear (knee ligament injury)

### Out-of-pocket expenses incurred:

\$100 emergency room copay  
\$500 deductible  
\$750 copay for surgery (\$3,750 x 20%)  
\$150 copay for 10 physical therapy visits

**Total out-of-pocket expenses: \$1,500**

### Benefits paid:

\$150 emergency room visit  
\$100 appliance (knee brace)  
\$150 fractured toe  
\$800 surgical ligament tear repair  
\$ 75 follow-up appointment  
\$150 for six physical therapy sessions

**Total benefit paid under policy: \$1,425**

\*Costs of treatment and benefit amounts may vary. Example is based on the level 2 schedule of benefits.

## How to apply

To learn more, watch for information from your employer.

# Get the coverage you need.

Choose the coverage that's right for you. Your accident insurance plan can provide benefits for covered accidents that occur off the job. Accident insurance is offered to all eligible employees who are actively at work. You decide if it's right for you and your family.

## The following benefits are automatically included in your plan:

### Wellness Benefit

Based on the plan selected by your employer, this benefit can pay \$50, \$75 or \$100 per calendar year per insured individual\* if a covered health screening test is performed, including:

- Blood tests
- Stress tests
- Colonoscopies
- Chest X-rays
- Mammograms

There is an additional charge for this feature. A full list of covered tests will be provided in your certificate.

### Catastrophic Benefit

This pays an additional sum if a covered individual has a serious injury — such as loss of sight, hearing or a limb — before age 65.

## Four reasons to buy this coverage at work:

1. No health questions to answer. If you apply, you automatically receive this base plan.
2. This plan is portable. You may take the coverage with you if you leave the company or retire without having to answer new health questions. Unum will bill you directly for the same premium amount.
3. Coverage becomes effective on the first day of the month in which payroll deductions begin.
4. Premiums are conveniently deducted from your paycheck.

GetBenefitSmart.com  
Finally, benefits made simple



### THIS IS A LIMITED POLICY.

\* If you have purchased both enhanced group critical illness and group accident coverage with \$50 wellness benefits, Unum will pay wellness benefits for both policies (maximum benefit: \$100). This does not apply to policies with \$75 or \$100 wellness benefit amounts.

ME — Employees must have comprehensive medical coverage before purchasing group accident insurance.

1,2 National Safety Council, "Injury Facts," 2011 edition.

3 In GA, IL and ND, child coverage is available newborn until their 27th birthday.

## Additional coverage options

### Sickness Hospital Confinement Benefit

Depending on your plan, your employer may have chosen to include this benefit — or you may have the option to select it. This benefit pays the insured employee, spouse or children a daily option if he or she is in the hospital for a covered illness. Based on the plan your employer selects, the amount you receive can be \$100, \$200 or \$300 per day. Children's coverage pays 75% of the employee amount.

This benefit is available to family members who are covered by the base plan. There is an additional charge for this feature.

The benefit includes a 12-month pre-existing condition limitation and may vary by state. Employees and their spouses need to answer certain health questions when applying for this benefit.

## Available family coverage

Who can have it?	
Spouse coverage	Ages 17 to 64
Child coverage	Dependent children newborn until their 26th birthday, regardless of marital or student status. <sup>3</sup>

Employees must be U.S. citizens or legally authorized to work in the U.S. to receive coverage. Spouses and dependents must live in the U.S. to receive coverage.

## My accident coverage

Coverage plan chosen: \_\_\_\_\_

Cost per pay period: \$ \_\_\_\_\_

Date deductions begin: \_\_\_\_/\_\_\_\_/\_\_\_\_

*(For your records — complete during your enrollment)*

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

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 that may affect any benefits payable. For complete details of coverage and availability, please refer to policy form GA-1 or contact your Unum representative.

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

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