

Group accident insurance

Employee-paid coverage can ease the financial pain of injuries



Employee need

How would your employees manage the impact of out-of-pocket costs?

42% of American workers report they always or usually live paycheck to paycheck.¹



Employee value

- More than 50 covered injuries/treatments
- Guaranteed issue
- Employees and spouse: same benefit levels
- No pre-existing condition limitation for base plan
- Claims decisions in four days

Unum's 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.

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

1 CareerBuilder.com, nationwide survey of more than 5,200 workers, August, 2011.

2 Must be actively at work at time of application; full-time employees eligible if working a minimum of 20 hours per week.

3 In KY, PA, SD, and ID, off-job-only plan design is not available.

4 12-month pre-existing condition limitation

5 Chiropractic benefit not available in KS

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.

THIS IS A LIMITED POLICY

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 service	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	N/A
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

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