



## Accident Insurance

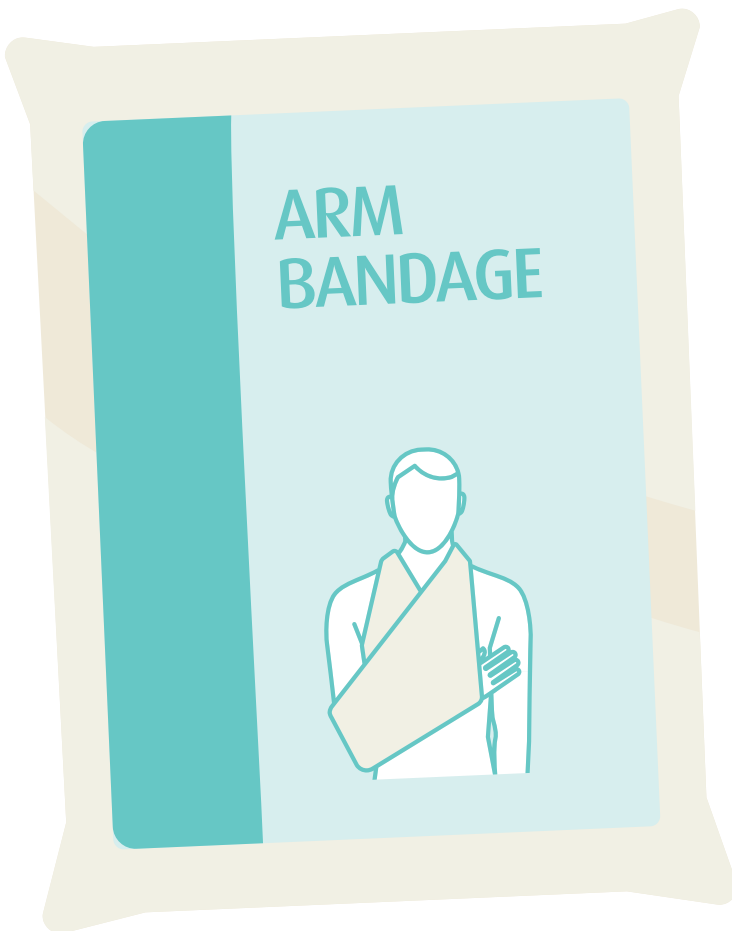
can pay you money for covered accidental injuries and their treatment.

### 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 to 64
<b>Your children</b>	Dependent children from birth until their 26th birthday, regardless of marital or student status.

### How much does it cost?

Weekly Premium	
You	\$2.38
You and your spouse	\$3.81
You and your child(ren)	\$4.44
You, your spouse and child(ren)	\$5.87

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	Accident only additional benefits	Benefit amount	Accidental loss benefit	Benefit amount
<b>Fractures</b>		<b>Blood/Plasma/Platelets/IV Solutions</b>		<b>Initial accidental loss benefit — one benefit per accident, not payable with initial accidental dismemberment</b>	
Major (all except fingers and toes)		Family lodging (per night)		Coma	
Closed Reduction	\$1,000	Travel due to accident (per trip) (Transportation of more than 50+ miles from residence; 3 trip max per accident)		Permanent paralysis; or	
Open Reduction	\$2,000	<b>Accident only outpatient benefits</b>		Loss of sight of both eyes; or	
Minor (fingers and toes)		<b>Appliance</b>		Loss of sight of one eye; or	
Closed Reduction	\$75	Prosthetic device or artificial limb		Loss of the hearing of one ear	
Open Reduction	\$150	<b>Accident only emergency benefits</b>		Dental loss	
<b>Dislocations</b>		<b>Emergency benefit — emergency room</b>		Eye injury	
Major (all except fingers, toes and patella)		Emergency benefit (in physician office/urgent care facility)		Torn knee cartilage	
Closed Reduction	\$1,000	<b>Emergency follow-up benefit (up to 2 visits per accident)</b>		<b>Catastrophic accidental loss† — once per lifetime, not payable with catastrophic dismemberment (permanent paralysis; or loss of hearing in both ears; or loss of the ability to speak; or loss of sight of both eyes)</b>	
Open Reduction	\$2,000	Therapy services (up to 10 per accident)		Employee	
Minor (fingers, toes and patella)		Physical therapy follow-up benefit		Spouse and child	
Closed Reduction	\$150	Occupational therapy follow-up benefit		<b>Accidental death and other covered losses</b>	
Open Reduction	\$300	<b>Accident only hospitalization benefits</b>		<b>Accidental death*</b>	
<b>Laceration</b>		Hospital admission (admission or intensive care admission once per covered accident)		Employee	
Less than 2 inches long		Hospital intensive care admission (same as above)		Spouse	
At least 2 inches long		Hospital confinement (per day up to 365 days)		Child	
<b>Concussion</b>		Hospital intensive care confinement (per day up to 15 days)		*The accidental death benefit triples if the insured individual is injured as a fare-paying passenger on a common carrier: Employee-\$150,000; spouse-\$60,000; child-\$30,000	
Less than 35 square inches		Rehabilitation unit confinement (per day up to 15 days; max 30 days per calendar year)		<b>Initial accidental dismemberment — one benefit per accident, not payable with initial accidental loss</b>	
35 or more square inches				Loss of both hands or both feet; or	
Less than 10 square inches				Loss of one hand and one foot; or	
10 or more square inches				Loss of one hand or one foot;	
<b>Burns</b>				Loss of two or more fingers, toes or any combination; or	
Less than 35 square inches				Loss of one finger or toe	
35 or more square inches				<b>Catastrophic accidental dismemberment† — once per lifetime, not payable with catastrophic loss (loss of both hands or both feet; or loss of one hand and one foot)</b>	
Less than 10 square inches				Employee	
10 or more square inches				Spouse and child	
<b>Treatment and other services</b>				†Catastrophic accidental benefit — payable after fulfilling a 365 day elimination period.	
<b>Accident only surgery benefits</b>					
Major surgery (open abdominal and thoracic, excluding hernia)					
Minor surgery (tendon, ligament, rotator cuff, ruptured disc, hernia)					
<b>Ambulance (ground, once per accident)</b>					
Air ambulance					
<b>Accident only medical imaging test (once per accident)</b>					

### Accident coverage is a limited policy.

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.

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

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# 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:
  - operating any motorized vehicle while 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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Unum complies with state civil union and domestic partner laws when applicable.

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