



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
- lacerations
- 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, over 750 Americans suffer an injury severe enough to seek medical help.¹
- Nearly three times as many injuries requiring medical attention happen off the job rather than at work.²

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

40-year-old claimant

Accident: Fall at home

Injury: Anterior Cruciate Ligament (ACL) tear (knee ligament injury)

Out-of-pocket expenses incurred:

Emergency room copay	\$100
Deductible	500
Coinsurance for surgery (\$3,500 x 25%)	875
Copay for six physical therapy visits	120
Total out-of-pocket expenses:	\$1,595

Benefits paid:

Emergency room visit	\$150
Appliance (knee brace)	100
Outpatient surgery facility service	300
Surgical ligament tear repair	800
Physical therapy sessions (6)	150
Total benefit paid under policy:	\$1,500

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 on and 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.

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.
- 3. Coverage becomes effective on the first day of the month in which payroll deductions begin.
- 4. Premiums are conveniently deducted from your paycheck.

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.

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

THIS IS A LIMITED POLICY.

The base policy provides ACCIDENT insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services

IMPORTANT NOTICE – THE BASE POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS

* Being “actively at work” means that on the day the employee applies for coverage, he/she must be working at one of his/her company’s business locations, or at a location where he/she is required to represent the company. If applying for coverage on a day that is not a scheduled workday, the employee will be considered actively at work as of his/her last scheduled workday. Employees are not considered actively at work if they are on a leave of absence

EMPLOYEES MUST BE COVERED BY COMPREHENSIVE HEALTH INSURANCE BEFORE APPLYING FOR GROUP ACCIDENT INSURANCE.

1,2 National Safety Council, *Injury Facts* (2015).

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

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. See the actual policy or your Unum representative for specific provisions and details of availability.

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

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