



## 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.

### What's included?

#### Wellness Benefit

Every year, each family member who has Accident coverage can also receive \$50 for getting a health screening test, such as:

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

### 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.
- 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?

Monthly Premium	
<b>You</b>	\$14.91
<b>You and your spouse</b>	\$24.14
<b>You and your child(ren)</b>	\$26.52
<b>You, your spouse and child(ren)</b>	\$35.75

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

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 premium is paid.

**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 yourself, 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**

*You must cancel coverage through EnrollVB.*

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 EnrollVB.

Otherwise, your coverage under the policy ends on the earliest of the:

- date this policy is cancelled;
- date of your death;
- last day of the period for which you made any required contributions.

**THIS IS A LIMITED BENEFITS POLICY**

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

© 2018 Unum Group. All rights reserved. Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.

## Accident Insurance – Schedule of Benefits

Covered injuries	Benefit amount	Emergency and hospitalization benefits	Benefit amount	Lodging (per night up to 30 days per accident)	Benefit amount
<b>Fractures</b>		<b>Ambulance</b> (ground, once per accident)		<b>Rehabilitation unit confinement</b> (per day up to 15 days; max 30 days per calendar year)	
Open reduction (dependent on location of injury)	\$150 to \$7,500	Air ambulance	\$1,500	<b>Accidental death and other covered losses</b>	
Closed reduction (dependent on location of injury)	\$75 to \$3,750	Emergency room treatment	\$150		
Chips	25% of closed amount	<b>Emergency treatment in physician office/urgent care facility</b> Either ER room or Primary Care/Specialist/Urgent Care benefit is payable once per covered accident		<b>Accidental death*</b>	
<b>Dislocations</b>		Primary care physician	\$75	Employee	\$50,000
Open Reduction (dependent on location of injury)	\$300 to \$6,000	Specialist	\$75	Spouse	\$20,000
Closed Reduction (dependent on location of injury)	\$150 to \$3,000	Urgent care facility	\$75	Child	\$10,000
<b>Burns</b>		<b>Hospital admission</b> (admission or intensive care admission once per covered accident)		*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	
At least 10 square inches, but less than 20 square inches	2nd degree – \$0 3rd degree – \$2,500	Intensive care admission (same as above)		<b>Initial accidental dismemberment — one benefit per accident, not payable with initial accidental loss</b>	
At least 20 square inches, but less than 35 square inches	2nd degree – \$0 3rd degree – \$5,000	Hospital confinement (per day up to 365 days)		Loss of both hands or both feet; or	
35 or more square inches of the body surface	2nd degree – \$1,000 3rd degree – \$10,000	Intensive care confinement (per day up to 15 days)		\$15,000	
Skin grafts for 2nd and 3rd degree burns	50% of burn benefit	Medical imaging test (once per accident)		Loss of one hand and one foot; or	
<b>Skin graft for any other accidental traumatic loss of skin</b>		Outpatient surgery facility service (once per accident)		\$7,500	
At least 10 square inches, but less than 20 square inches	\$150	Pain management (epidural, once per accident)		Loss of two or more fingers, toes or any combination; or	
At least 20 square inches, but less than 35 square inches	\$250	<b>Treatment and other services</b>		\$1,500	
35 or more square inches of the body surface	\$500	<b>Surgery benefit</b>		Loss of one finger or toe	
<b>Concussion</b>	\$150	Open abdominal, thoracic		\$750	
<b>Coma</b>	\$10,000	Exploratory (without repair)		\$150	
<b>Ruptured disc</b>	\$800	Hernia repair		\$150	
<b>Knee cartilage</b>		Physician follow-up visit (2 visits per accident)		<b>Catastrophic accidental dismemberment<sup>†</sup> — once per lifetime, not payable with catastrophic loss</b> Loss of both hands or both feet; or loss of one hand and one foot	
Torn with surgical repair	\$750	Primary care physician		Employee (prior to age 65)	
Exploratory surgery or cartilage shaved, only	\$150	Specialist		\$100,000	
<b>Laceration</b>	\$25–\$600	Urgent care facility		Spouse and child	
<b>Tendon/ligament and rotator cuff</b>		Chiropractic visit (up to 3 visits per calendar year)		\$50,000	
Surgical repair of one	\$800	Therapy services (up to 10 per accident)		Employee (ages 65–69)	
Surgical repair of two or more	\$1,200	Occupational therapy		\$25,000	
Exploratory surgery without repair	\$150	Speech therapy		Spouse and child	
<b>Dental work, emergency</b>		Physical therapy		\$25,000	
Extraction	\$100	<b>Prosthetic device or artificial limb</b>		Employee (70+ years old)	
Crown	\$300	One		\$25,000	
<b>Eye injury</b>	\$300	More than one		Spouse and child	
		Appliance (once per accident)		\$12,500	
		Blood, plasma and platelets			
		Travel due to accident Transportation of more than 50+ miles from residence; 3 trips per accident; max 1,200 miles per round trip		\$0.40 per mile	

### Accident coverage is a limited policy.

Underwritten by:

Unum Life Insurance Company of America, Portland, Maine  
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.

© 2018 Unum Group. All rights reserved. Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.

Tailored with AD&D

EN-1974 (7-18)

FOR EMPLOYEES