Unum's accident insurance offers you and your family the following benefits. Please refer to the chart below for the benefit amounts payable for covered accidents and accident-related expenses.



Accident/Injury	Benefit Amount	Accident/Injury	Benefit Amount
Accidental death		Fractures	
employee	\$25,000	open	up to \$5,000
spouse	\$10,000	closed	up to \$2,500
child	\$5,000	chips	25% of closed amount
The accidental death benefit doubles if the insured is injured as a fare-paying passenger on a common carrier. Employee – \$50,000; Spouse – \$20,000; Child – \$10,000		Hospital admission (per admission) Hospital confinement	\$750
Ambulance	\$100	(per day up to 365 days)	\$200
air ambulance	\$500	Hospital intensive care unit	
Appliance	\$100	(per day up to 15 days)	\$400
Blood, plasma and platelets	\$300	Knee cartilage (torn)	\$500
Burns		exploratory	\$100
2nd degree for 36% or more of bod	y surface \$750	Laceration	\$25-\$400
3rd degree covering at least 9 but le square inches of body surface	ss than 35 \$1,500	Lodging (per night up to 30 days)	\$100
3rd degree for 35 or more square inc	hes of body surface\$10,000	Loss of finger, toe, hand, foot or sight o	f an eye
skin grafts Catastrophic accident loss of use of speech, arms or legs (exceptions for		Loss of both hands, feet, sight of both eyes, or any combination of two or more losses	\$15,000
employee <65 years	\$100,000	Loss of one hand, foot or sight	
spouse or child <65 years	\$50,000	in one eye	\$7,500
age 65-69	Amount reduced 50%	Loss of two or more fingers, toes or	ć1 F00
age 70+	Amount reduced 75%	any combination of two or more losses	\$1,500
Concussion	\$100	Loss of one finger or toe	\$750
Dental work, emergency		Physical therapy (6 treatments) Prosthetic device or artificial limb	\$25 per treatment
extraction	\$50		Ċ C O O
crown	\$150	one more than one	\$500 \$1,000
Dislocations		Ruptured disc	\$400
open	up to \$4,000	Surgery benefit (open abdominal, thorac	
closed	up to \$2,000	exploratory	\$1,000
Doctor's office initial visit	\$50	Tendon/ligament and rotator cuff	١٥٥
Emergency room treatment (includes X-rays)	\$150	repair of one	\$400
Eye injury	۷۵۱	repair of more than one	\$600
requires surgery or removal of foreign	an body \$200	exploratory only	\$100
Follow-up treatment for accident initial follow-up visit	\$50	Transportation (100+ miles up to 3 trips)	\$300

Benefits may vary by state. For CO, FL, NC, NH and WA, please refer to the state-specific forms for benefit variations.

Catastrophic accident benefit exceptions: Catastrophic accident benefits are payable after fulfilling a 365-day elimination period. See policy for details. In PA, NJ, and VT, the benefit is paid immediately upon written proof of loss. Sight, hearing and speech are not covered.

Underwritten by:

Provident Life and Accident Insurance Company 1 Fountain Square, Chattanooga, TN 37402 unum.com

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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 L-21762 or contact your Unum representative.

THIS IS A LIMITED POLICY.



Interest-sensitive whole life insurance

Unum interest-sensitive whole life insurance is designed to provide death benefits to your beneficiaries if you pass away, but it also can build cash value that you can utilize while you are still alive. At an affordable premium, you can have the added financial protection you and your family may need during times of uncertainty.

- Unum interest-sensitive whole life insurance plan is voluntary, which means you can choose whether or not to purchase coverage, and buy only the amount that is right for your needs.
- In addition to providing death benefits, the policy can build cash value, which can be utilized during your working years.
- The policy's accumulated cash value may also be used to buy a smaller, "paid up" policy on which no further premiums are due.
- Available for employees ages 15-80 who are actively at work.¹
- No physical exams are required².
- Family coverage options available for spouse and children.
- Additional coverage options available: waiver of premium rider and accidental death benefit rider.
- Premiums are paid through convenient payroll deduction.
- Individually owned coverage which means you can take your policy with you if you retire or leave the company.

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 L-21794 or contact your Unum representative.

Specified Critical Illness Insurance

Unum's specified critical illness insurance can help provide financial protection in the event of a covered critical illness. As a supplement to your existing health insurance or disability coverage, critical illness insurance can help ease the financial impact of a sudden, lifethreatening event. This coverage is voluntary and it offers a lump sum benefit upon first diagnosis* of a covered critical illness, which can be used any way you choose. It's available through your employer at discounted rates to eligible employees ages 16 to 69 who are actively at work.1 You may choose a benefit amount from \$5,000 to \$50,000 in \$1,000 increments.

Critical illnesses covered by base plan

Critical Illnesses covered by base plan	Percent of benefit amount paid
Heart attack	100%
Stroke ³	100%
Major organ transplant ⁴	100%
Permanent paralysis ⁵	100%
End-stage renal (kidney) failure	100%
Coronary artery bypass surgery ⁶	25%

You may choose to add an additional specified critical illness⁷ benefit for all insured individuals covered under a critical illness policy or rider – see enhanced plan benefit option for details

details			
Cancer	100%		
Carcinoma in Situ ⁸	25%		

- Coverage effective date Coverage becomes effective the first day of the month in which payroll deductions begin. You'll receive the plan and coverage amount applied for on the application unless it's found as unacceptable under Unum's rules, limits or standards. If so, the plan and coverage amount may be modified or declined.
- Convenient payroll deduction If you apply and qualify, your premiums are deducted from your paycheck.



• You own the policy If you leave your company or retire, you can take the policy with you and pay the same premium. Unum can bill you directly at home.

Policy provisions

- **Reduction of benefits** The benefit amounts for employee and spouse reduce by 50% on the first policy anniversary after the insured's 70th birthday, or five years after the policy date, whichever is later. Premiums for the policy won't be reduced. If partial benefits for coronary artery bypass surgery or carcinoma in situ are paid prior to the reduction of benefits, then the new benefit amount will be calculated by applying the 50% to the benefit amount reduced by the prior payout.
- **Pre-existing condition limitation** Benefits for a pre-existing condition (defined as an illness or physical condition for which, within 12 months before the coverage effective date, symptoms existed that would cause a person to seek treatment; or the insured individual was treated, received medical advice from a doctor, or had taken medicine) will not be paid during the first 12 months the policy is in force.

Family coverage options

- Spouse specified critical illness rider

- With the purchase of an employee policy, this rider is available to eligible spouses ages 16 through 64. Face amounts are available from \$5,000 to \$30,000 in \$1,000 increments. Covered conditions and payment percentages are the same as those for the employee. Coverage may be converted to a stand-alone critical illness policy at original age if the base policy terminates.
- Child specified critical illness rider With purchase of an employee policy, this rider is available to eligible children, stepchildren and legally adopted children, ages 14 days through 24 years, who are dependent on the employee for at least half of their support and are not married. Covered conditions and payment percentages are the same as those for the employee; all benefits are paid at 100%. Benefit amounts of \$5,000 or \$10,000 are available, and one rider covers all children.

The rider terminates when the employee policy terminates, or when Unum is notified there are no longer any children eligible for coverage.

Enhanced plan

All insured individuals covered by a critical illness policy or rider may elect or decline this additional coverage. The plan includes all covered conditions listed under the Base Plan and can provide an additional lump sum benefit if diagnosed with cancer and/or carcinoma in situ.

Additional specified critical illness coverage

Upon diagnosis of cancer, as defined in the policy, 100% of the benefit is paid. For carcinoma in situ, as defined in the policy, 25% of the benefit is paid. No benefit will be payable if the date of diagnosis occurs during the first 30 days from the coverage effective date.

Health screening benefit rider9

Each insured individual will automatically receive the health screening benefit rider that pays \$50 per calendar year per insured if a covered health-screening test is performed, including, but not limited to:

- Colonoscopy
- Mammography
- Pap smear
- Skin cancer biopsy
- PSA (blood test for prostate cancer)
- Serum cholesterol test to determine LDL and HDL levels
- Stress test on a bicycle or treadmill

*Benefits will not be payable for a covered critical illness if you were diagnosed with or sought treatment for the same critical illness within the ten year period prior to the coverage effective date.

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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: L-21780 or contact your Unum representative.