



Accident Insurance

Unum's coverage provides a lump-sum benefit based on the type of injury (or covered accident) you sustain or the type of treatment you need.

Plan design:	<ul style="list-style-type: none"> • On <u>and</u> off the job coverage • \$75 wellness benefit
Plan features:	<p>Base plan is guaranteed issue, <u>no medical questions!</u> Portable if you leave the company or retire Family coverage available</p>

Hospital Indemnity Insurance

Can pay a benefit due to a hospitalization and/or a covered treatment in a hospital.

How does it work?	<p>You can receive benefits when you're admitted to the hospital for a covered accident or illness. The money is paid directly to you—not to a hospital or care provider.</p> <p>It can complement your health insurance to help you pay for the costs of a hospital stay. It can also help you pay the out-of-pocket expenses your medical plan may not cover, such as co-insurance, co-pays and deductibles.</p>
What's included?	<ul style="list-style-type: none"> • \$1,000 for each covered hospital admission, once per year • \$100 for each day of your covered hospital stay, up to 60 days, once per year • \$200 for each day of you spend in intensive care, up to 15 days, once per year • \$150 for emergency room treatment (accident only)

Individual Short Term Disability Insurance

Unum's coverage can pay up a percentage of your monthly salary if you become injured or ill due to a covered off-the job disability or covered pregnancy.

Plan design:	<p>Benefit amount: Choose a monthly benefit between \$400 and \$5,000 for an off-the-job illness or injury disability. Coverage of up to 40% of gross monthly salary may be offered.</p> <p>Elimination period: 0 days for disabilities due to a covered injury/ and 7 days for covered illness— number of days that must pass between your first day of a covered disability and the day you can begin to accrue your disability benefits.</p> <p>Benefit period: 6 months—maximum amount of time you can receive benefits for a covered disability</p>
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Critical Illness Insurance with Cancer

Unum's coverage can pay a lump-sum benefit at the diagnosis of a critical illness. You can use this coverage more than once. If you receive a full benefit payout for a covered illness, your coverage can be continued for the remaining covered conditions.

Plan design:	<ul style="list-style-type: none"> • Employee: \$5,000 to \$50,000 • Spouse: \$5,000 to \$30,000 • Dependent Children: Automatically covered at 50% of the employee amount for the same conditions as employee and the following specific childhood conditions: cerebral palsy, cleft lip or palate, cystic fibrosis, Down syndrome and spina bifida. <i>Diagnosis must occur after the child's coverage effective date.</i>
Covered conditions:	Heart attack, blindness, major organ failure, end-stage renal (kidney) failure, benign brain tumor, coronary artery bypass surgery (25%), cancer, carcinoma in situ (25%), stroke, coma, paralysis
Plan features:	<p>Guaranteed issue up to \$20,000 for employees Portable if you leave the company or retire NO Pre-Existing condition! 30 day benefit waiting period Benefit reduces 50% at insured's 70th birthday</p>

Voluntary Term Life with AD&D

Coverage amounts:	<ul style="list-style-type: none"> • Employee: 5x earnings up to \$500,000 • Spouse: Up to 100% of employee amount or \$500,000 • Child(ren): Up to 100% of employee amount or \$10,000
During your annual enrollment:	<p>If you enroll this year in the minimum benefit of \$10,000, you may continue to increase your benefit each year during enrollment for the following amounts of Life insurance coverage <u>with no medical questions!</u></p> <ul style="list-style-type: none"> • Employee: \$150,000 • Spouse: \$25,000 • Child: \$10,000 <p>Any elections above the listed guaranteed issue amounts will require the completion of an evidence of insurability.</p>
Additional details:	<ul style="list-style-type: none"> • Portability & Conversion: You can keep your coverage if you leave the company or retire, provided you aren't seriously ill. You may also have the option to convert your term life coverage to an individual life insurance policy. • Age reduction schedule: 65% at 65 years; 50% at age 70; 35% at age 75 • Accelerated death benefit: 50% up to \$500,000

Long Term Disability Income Protection

If a sudden illness or injury temporarily disrupts your life, disability benefits can help protect a portion of your income—and your family's financial security. With disability coverage, you can have money coming in when your paycheck is not, to help cover your bills and protect your savings.

Monthly benefit amount:	<p>Class 1: Base LTD benefit (funded by employer):</p> <ul style="list-style-type: none"> • 50% of your monthly earnings • To a maximum benefit of \$10,000 	<p>Class 2: Buy-up LTD benefit (employee choice):</p> <ul style="list-style-type: none"> • 60% of your monthly earnings • To a maximum benefit of \$12,000
Definition of disability:	California 2 year own occupation. Refer to contract for full definition.	
Elimination period:	The elimination period is the length of time of continuous disability which must be satisfied before you are eligible to receive benefits. LTD benefits would begin after 90 consecutive days of disability.	
Benefit duration:	Class 1: up to 2 years ; Class 2: Up to normal social security retirement age	
Exclusions & limitations:	<p>Pre-existing condition:</p> <ul style="list-style-type: none"> • 3/12 <p>Limitations:</p> <ul style="list-style-type: none"> • 24 month mental illness limitation 	
Additional benefits:	<ul style="list-style-type: none"> • Travel Assistance Program 	

Pre-existing conditions—Benefits for a disability due to a pre-existing condition will not be paid if that disability begins within 12 months of your coverage effective date. A pre-existing condition is defined in the policy as a condition for which symptoms existed that would cause a person to seek treatment from a physician or for which they were treated or received medical advice from a physician, or took medicine, within 12 months before the coverage effective date.

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 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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