unum
Better benefits at work.

If you have an accident, will it hurt your bank account too?

Unum's voluntary accident insurance gives you something to fall back on.

Life can take a tumble.

With a full-time job and three rambunctious kids, Marsha's a busy woman. And as a single mom, she's also thrifty. 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
- concussion
- eye injuries
- ruptured discs
- cuts repaired by stitches

Some covered expenses include:

- emergency room treatment
- doctor office visit
- hospitalization
- physical therapy

See schedule of benefits for full list of covered injuries and expenses.

How to apply

Your benefit enrollment is coming soon. To learn more, watch for information from your employer.

Who's at risk?

- Every 10 minutes almost 500 people will suffer disabling injuries in the United States.[1]
- About two-thirds of disabling injuries suffered by American workers are not work-related, and therefore not covered by workers' compensation.[2]

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

40-year-old claimant

Accident: Fall at home

Injury: Broken toe and ACL tear (knee ligament injury)

Out-of-pocket expenses incurred:

$100 emergency room copay
$250 deductible
$750 copay for surgery ($3,750 x 20%)
$150 copay for 10 physical therapy visits

Total out-of-pocket expenses: $1,250

Benefits paid:

$150 emergency room copay
$100 appliance (knee brace)
$100 fractured toe
$400 surgical ligament tear repair
$ 50 follow-up appointment
$150 for six physical therapy sessions

Total benefit paid under policy: $950

*Costs of treatment and benefit amounts may vary.

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 ages 17 to 80 who are actively at work.[3] You decide if it's right for you and your family.

Five reasons to buy this coverage at work

1. No health questions to answer. If you apply, you automatically receive this base plan.
2. You own the policy so you can keep it even if you leave the company or retire. Unum will bill you directly for the same premium amount.
3. Coverage becomes effective on the first day of the month in which payroll deductions begin.
4. Your base coverage is guaranteed renewable for life.
5. Premiums are conveniently deducted from your paycheck.

Additional coverage option

Hospital Confinement for Sickness Rider

If offered by your employer, you may choose this coverage for an additional premium. This rider pays the insured employee, spouse or child(ren) a daily benefit if he or she is in the hospital for a covered illness. Amount is $100 per day for employee and spouse; $75 for children.[4] The eligible age for employee and spouse is 17 to 67 and 14 days through 24 years for children.[5]

This rider is available to family members who are covered by the base plan.

The rider includes a 12-month pre-existing condition limitation and a nine-month pregnancy exclusion. Employees and their spouses need to answer certain health questions when applying for this rider.

Available family coverage

Who can have it?	
Spouse coverage	Ages 17 to 80, if actively at work or not disabled[6]
Child coverage	Available to eligible children, stepchildren, and legally adopted children, ages 14 days through 24 years, who are not disabled and/or married.[7]

My accident coverage

Coverage plan chosen: _____

Cost per pay period: $ _____

Date deductions begin: ___/___/____

(For your records — complete during your enrollment)

In Vermont, insured individuals must be covered by comprehensive health insurance before applying for accident insurance. The policy is non-cancelable in MA.

1,2 National Safety Council, "Injury Facts," 2008 edition.
3,5,6 In California, coverage is issued to eligible employees ages 17 to 64.
4 In Florida and North Carolina, the amount is $200 per day for employee and spouse and $150 per day for children.
7 In New York, child coverage is available to eligible children, stepchildren, and legally adopted children, ages newborn to age 23, who are not disabled and/or married.

This 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 insurance department. The expected benefit ratio for this policy is 50%. This ratio is the portion of future premiums which the company expects to return as benefits, when averaged over all people with this policy. Important notice — The base policy does not provide coverage for sickness.

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. For complete details of coverage and availability, please refer to Policy Forms L-21762 and FUL-21762 and contact your Unum representative.

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