



Accident Insurance

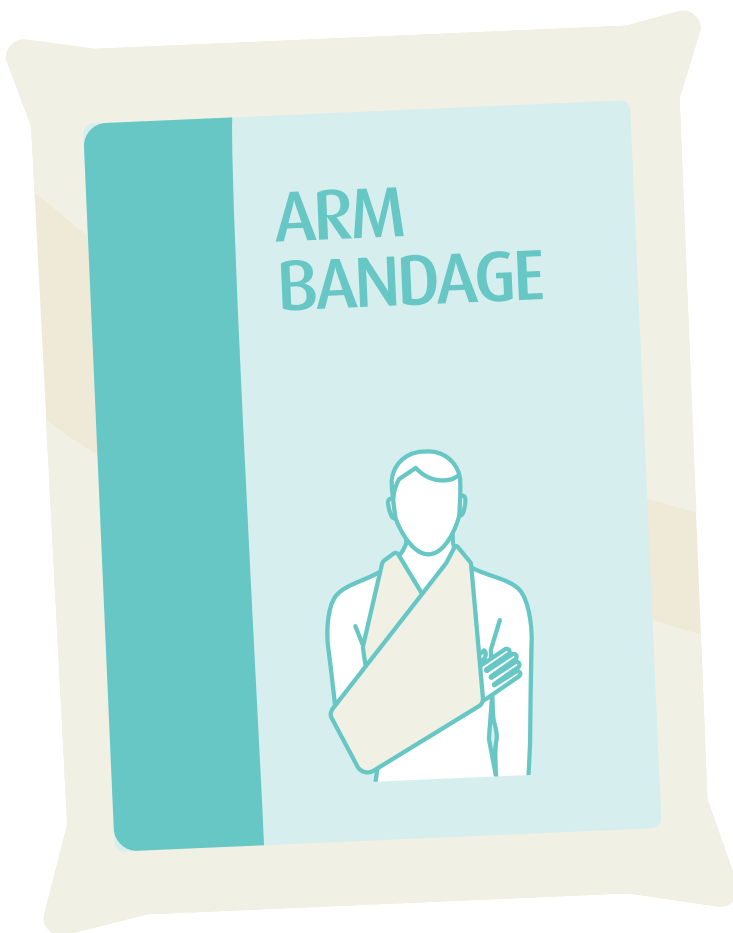
can pay you money for covered accidental injuries and their treatment.

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 or off the job. And it includes a range of incidents, from common injuries to more serious events.

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.
- The cost is conveniently deducted from your paycheck.
- You can keep your coverage if you change jobs or retire. You'll be billed directly.



Who can get coverage?

You	If you're actively at work*
Your spouse	Ages 17 and up
Your children	Dependent children from birth until their 26th birthday, regardless of marital or student status.

How much does it cost?

Monthly Premium	
You	\$11.94
You and your spouse	\$19.25
You and your child(ren)	\$22.28
You, your spouse and child(ren)	\$29.59

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 – Schedule of Benefits

Covered injuries	Benefit amount	Emergency and hospitalization benefits	Benefit amount	Accidental death and other covered losses	Benefit amount
Fractures		Ambulance (ground, once per accident)		Accidental death*	
Major (all except fingers and toes)		Ambulance		Employee	
Closed Reduction	\$1,000	Air ambulance		Spouse	
Open Reduction	\$2,000	Emergency room treatment		Child	
Chips	25% of closed amount	Emergency room treatment		\$10,000	
Minor (fingers and toes)		Emergency treatment in physician office/urgent care facility		*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.	
Closed Reduction	\$75	Emergency treatment		Initial accidental dismemberment — one benefit per accident, not payable with initial accidental loss	
Open Reduction	\$150	Hospital admission (admission or intensive care admission once per covered accident)		Loss of both hands or both feet; or	
Dislocations		Hospital admission		\$15,000	
Major (all except fingers, toes and patella)		Intensive care admission (same as above)		Loss of one hand and one foot; or	
Closed Reduction	\$1,000	Hospital admission		\$15,000	
Open Reduction	\$2,000	Hospital confinement (per day up to 365 days)		Loss of one hand or one foot;	
Minor (fingers, toes and patella)		Intensive care confinement (per day up to 15 days)		\$7,500	
Closed Reduction	\$150	Medical imaging test (once per accident)		Loss of two or more fingers, toes or any combination; or	
Open Reduction	\$300	Pain management (epidural, once per accident)		\$1,500	
Incomplete dislocation	25% of closed amount	Treatment and other services		Loss of one finger or toe	
Burns		Major surgery (open abdominal and thoracic, excluding hernia)		\$750	
At least 10 square inches, but less than 20 square inches	2nd degree – \$0 3rd degree – \$2,500	Minor surgery (hernia and other outpatient)		\$250	
At least 20 square inches, but less than 35 square inches	2nd degree – \$0 3rd degree – \$5,000	Physician follow-up visit (2 visits per accident)		\$75	
35 or more square inches of the body surface	2nd degree – \$1,000 3rd degree – \$10,000	Chiropractic visit (up to 3 visits per calendar year)		\$25	
Skin grafts for 2nd and 3rd degree burns	50% of burn benefit	Therapy services (up to 10 per accident)		Occupational therapy	
Skin graft for any other accidental traumatic loss of skin		Occupational therapy		\$25	
At least 10 square inches, but less than 20 square inches	\$150	Speech therapy		\$25	
At least 20 square inches, but less than 35 square inches	\$250	Physical therapy		\$25	
35 or more square inches of the body surface	\$500	Prosthetic device or artificial limb		One	
Concussion		One		\$750	
Concussion		More than one		\$1,500	
Coma		Appliance (once per accident)		\$100	
Coma		Blood, plasma and platelets		\$400	
Ruptured disc		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	
Ruptured disc		Lodging (per night up to 30 days per accident)		\$150	
Knee cartilage		Rehabilitation unit confinement (per day up to 15 days; max 30 days per calendar year)		\$100	
Torn with surgical repair		Accident coverage 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 Insurance Department.	
Exploratory surgery or cartilage shaved, only		IMPORTANT NOTICE — THE BASE POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.		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.	
Laceration		Underwritten by: First Unum Life Insurance Company, New York, New York		© 2020 Unum Group. All rights reserved. Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.	
Laceration		\$25-\$600			
Tendon/ligament and rotator cuff					
Surgical repair of one					
Surgical repair of two or more					
Exploratory surgery without repair					
Dental work, emergency					
Extraction					
Crown					
Eye injury					
Eye injury					

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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 payroll deductions begin.

Individuals must have comprehensive medical coverage to be eligible for this accident insurance.

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;
- services in the armed forces or auxiliary units thereto;
- aviation, other than as a fare paying passenger on a scheduled or charter flight operated by a scheduled airline;
- participating in a felony, riot or insurrection;
- engaging in hang-gliding, bungee jumping, sailgliding, parasailing, parakiting;
- committing or trying to commit suicide or injuring oneself intentionally;
- 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;
- cosmetic surgery, except that cosmetic surgery shall not include reconstructive surgery when such service is incidental to or follows surgery resulting from an accident.

In addition to the exclusions listed above, Unum will also not pay the catastrophic accidental dismemberment or catastrophic accidental loss benefit for the following injury that is caused by or is the result of:

- an insured's being intoxicated or under the influence of any narcotic unless administered on the advice of a physician.

Termination of employee coverage

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

- date this policy is cancelled;
- date you are no longer in an eligible group;
- date your eligible group is no longer covered;
- date of your death;
- last day of the period for which you made any required contributions; or last day you are in active employment. However, as long as premium is paid as required, coverage will continue in accordance with the layoff and leave of absence provisions of this policy.

Unum will provide coverage for a payable claim which occurs while you are covered under this policy.

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

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