

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

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

## Life can take a tumble.

With a full-time job and three active 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:

- o broken bones
- o burns
- o torn ligaments
- o concussion
- o eye injuries
- o ruptured discs
- o cuts repaired by stitches

### Some covered expenses include:

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

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

## Who's at risk?

- o Americans make more than 42 million emergency room visits a year for unintentional injuries.<sup>1</sup>
- o About two-thirds of disabling injuries suffered by American workers are not work-related.<sup>2</sup>

## 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.

**How to apply** ) To learn more, watch for information from your employer.

# 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 off the job. Accident insurance is offered to all eligible employees ages 17 to 80\* who are actively at work. 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<sup>†</sup> per day for employee and spouse; \$75<sup>†</sup> for children. The eligible age for employee and spouse is 17 to 67\* and children age 14 days until their 25th birthday.

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?	
<b>Spouse coverage</b>	Ages 17 to 80,* if actively at work or not disabled
<b>Child coverage</b>	Available to eligible children, stepchildren, and legally adopted children, age 14 days until their 25th birthday, who are not disabled and/or married

## 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.

\*In California, coverage is issued to eligible employees ages 17 to 64.

<sup>†</sup>In Florida and North Carolina, the amount is \$200 per day for employee and spouse and \$150 per day for children.

1,2 National Safety Council, "Injury Facts," 2009 Edition.

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 Form L-21762, or contact your Unum representative.

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

Underwritten by: Provident Life and Accident Insurance Company, Chattanooga, Tennessee [unum.com](http://unum.com)

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