

Unum Group Accident Insurance

A cost-effective way to help limit financial risk



Plan Details:

- Covers on and off-job accidents for you and your family.
- You must purchase coverage on yourself in order to purchase coverage on your dependents.
- Some services include child sports injuries, fractures, concussions, and emergency room visits.
- Employees must be legally authorized to work in the U.S. and actively working at a U.S. location. Spouses and dependents must live in the U.S. to receive coverage.

Sickness Hospital Confinement Rider

For an additional premium, this rider may be elected. Hospital confinement must be due to a covered sickness.

- Benefit can pay \$200 per day for employee/spouse (up to 30 days per covered sickness).
- \$150 per day for dependent children.

Accidents happen in a heartbeat. So it can be difficult for you to save for such unexpected emergencies. Unum accident insurance can help protect your finances with lump sum benefits that are based on the type of injury and the treatment received. This plan can cover minor injuries to catastrophic accidents.

Why buy Accident Insurance?

- Lump sum benefit provides freedom to use as the beneficiary chooses.
- The plan is Guaranteed Issue for all eligible employees which means no medical questions are required.
- Spouse and dependents coverage is available during this enrollment. *(Dependents are covered newborn to 26th birthday.)*
- A single claim form can be used for multiple benefits, when applicable - Critical Illness, Accident, Disability, Life and AD&D – as long as benefit is with Unum.
- Coverage is portable - you can take the coverage with you if you terminate your employment. Unum will bill you directly.
- Premiums conveniently deducted from your paycheck.
- Accidental death benefit is included for employee, spouse and children.
- If you are absent from work on the date your coverage would normally begin due to **Injury**, or sickness, temporary **Layoff** or **Leave of Absence**, the proposed insured's coverage will begin on the date you return to active employment*.

Wellness Benefit: *If enrolled, please get your wellness check!*

- Your preventive care is covered 100% under the health plan.
- Please see Centerlink for specific preventive services that qualify for the wellness benefit.
- Unum provides a \$50 wellness benefit for a covered preventive test per insured per calendar year.
- Simple phone call to Unum initiates annual wellness benefit. See CenterLink and the Wellness Benefit Flyer for more information.

For rates or more information about these benefits go online or Call the engagement team at HORAN M-F between 8am-5pm 1-844-MYHORAN (694-6726)

***Active employment** means you are working for your employer for earnings that are paid regularly and that you are performing the material and substantial duties of your regular occupation. You must be regularly to work on average at least the minimum of 20 hours.



Plan Details

(Please refer to the policy for full plan details)

These are the benefit amounts payable for covered injuries and accident-related expenses. See the actual policy for catastrophic accident and dismemberment benefit amounts.

Covered injuries	Benefit amount
Fractures	
Open	Up to \$7,500
Closed	Up to \$3,750
Chips	25% of closed amount
Dislocations	
Open	Up to \$6,000
Closed	Up to \$3,000
Burns	
At least 10 square inches, but less than 20 square inches	2 nd degree - \$0 3 rd degree - \$2,500
At least 20 square inches, but less than 35 square inches	2 nd degree - \$0 3 rd degree - \$5,000
35 or more square inches of body surface	2 nd degree - \$1,000 3 rd degree - \$10,000
Skin grafts for 2nd and 3rd degree burns	50% of burn benefit
Skin graft for any other accidental traumatic loss of skin	
At least 10 square inches, but less than 20 square inches	\$150
At least 20 square inches, but less than 35 square inches	\$250
35 or more square inches of body surface	\$500
Concussion	\$150
Coma	\$10,000
Ruptured disc with Surgical Repair	\$800
Knee cartilage	
Torn	\$750
Exploratory	\$150
Laceration	\$25-\$600
Tendon/ligament and rotator cuff	
One with surgical repair	\$800
Two or more with surgical repair	\$1200
Exploratory only	\$150
Dental work, emergency	
Extraction	\$100
Crown	\$300
Eye injury (requires surgery or removal of foreign body)	\$300

Emergency and hospitalization benefits	Benefit amount
Ambulance	\$400
Air ambulance	\$1,500
Emergency room treatment	\$150
Emergency treatment in physician office/urgent care facility	\$75
Hospital admission (per admission)	\$1,000
Intensive care admission (same as above)	\$1,500
Hospital confinement (per day up to 365 days)	\$200
Intensive care confinement (per day up to 15 days)	\$400
Medical imaging test (once per accident)	\$200
Outpatient surgery facility service (once per accident)	\$300
Pain management (epidural, one per accident)	\$100
Treatment and other services	
Doctor's office initial visit	\$50
Surgery benefit	
Open abdominal, thoracic	\$1,500
Exploratory, Hernia repair	\$150
Physician Follow-up visit (2 visits per accident)	\$75
Chiropractic visit (up to 3 per calendar year)	\$25
Therapy Services (10 per accident) (Occupational, Speech & Physical Therapy)	\$25 per treatment
Prosthetic device or artificial limb	
One	\$750
More than one	\$1,500
Appliance	\$100
Blood, plasma and platelets	\$400
Transportation (50+ miles up to 3 trips)	\$0.40/mile
Lodging (per night up to 30 days)	\$150
Rehabilitation unit confinement (per day up to 15 days; max 30 per calendar year)	\$100
Accidental death and other covered losses	
Benefit amount	
Accidental death*	
Employee	\$50,000
Spouse	\$20,000
Child	\$10,000

*Accidental death benefit doubles if injury occurs while fare-paying passenger on a common carrier.

Once enrolled, your policy may be found on CenterLink.

THIS IS A LIMITED POLICY

The policy or provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. See the actual policy or your Unum representative for specific provisions and details of availability.

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