

Group Accident Insurance

by Unum

A cost-effective way to help limit financial risk



The need

How would you pay for out-of-pocket costs?

- ▶ About two-thirds of disabling injuries suffered by American workers are not work-related and therefore not covered by workers' compensation.¹
- ▶ 40% of American workers report they always or usually live paycheck to paycheck. An additional 37% of American workers report they sometimes live paycheck to paycheck.²

A quick response when you need it -Claims decision in 4 days

- ▶ Unum provides the initial claims decision within four days after receiving the required documentation.

Accidents happen in a heartbeat. So it can be difficult for you to save for such unexpected emergencies. Unum's 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 covers minor injuries to catastrophic accidents.

Why buy Accident Insurance?

- The plan is Guarantee Issue for all eligible employees including those who previously waived coverage. You can also add dependents during this enrollment.
- Covers services related to an accident and includes some services such as, inpatient hospital, surgery, emergency room, fractures, concussions, MRI and CAT Scans, chiropractic visits, injuries from organized sports and more.
- Lump sum benefit provides freedom to use as the beneficiary chooses; no calendar year maximums.
- \$50 annual wellness benefit pays once per calendar year per covered individual.
- Accidental death benefit feature can help supplement other life insurance coverage.
- Level premiums that are conveniently deducted from your paycheck
- A single claim can trigger the following benefits, if applicable, Critical Illness, Accident, Disability, Life and AD&D – as long as benefit is with Unum.
- Coverage is fully portable - you can take the coverage with you if you terminate your employment. Unum will bill you directly.

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.
- Sickness Hospital Confinement Rider may be elected. No health questions required during this enrollment.
 - Benefit pays \$200 per day for employee/spouse (up to 30 days per covered sickness). \$150 per day for dependent children.

For rates or more information about these benefits go online or call
1-855-236-3123



To calculate your rate or determine the right plan option to meet your needs, go online to your CCHMC benefits enrollment site.



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	Benefit amount
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.



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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.

"12-month pre-existing condition limitation and nine-month pregnancy exclusion

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1 National Safety Council, "Injury Facts," 2011 edition.
2 CareerBuilder.com, "Percentage of U.S. Workers Living Paycheck to Paycheck Reaches Recession-Era Low, Finds CareerBuilder Survey" (Aug. 15, 2012; accessed Oct. 30, 2012), <http://www.careerbuilder.com/share/aboutus/pressreleasesdetail.aspx?sd=8%2f15%2f2012&id=pr711&ed=12%2f31%2f2012>.

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