

BENEFITS  
OFFERED BY



## EMPLOYEE BENEFIT OFFERINGS

### **Donjon Marine Company, Inc.**

Open Enrollment:  
***May 3rd– May 14<sup>th</sup>***





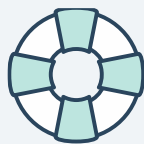
## What's unique about these benefits?

For most benefits offered, benefit payments are made directly to YOU, the employee

Premiums for most benefits are conveniently payroll-deducted after taxes, so you don't pay taxes on your benefit payments

Some plans are portable — if you leave your employer, you can keep those benefits





### HOW IT HELPS

Can replace a portion of your income when you're unable to work.

Helps when you're sidelined with an illness or injury lasting a few weeks to a few months.



### WHAT IT COVERS

Many conditions that keep you from working, including:

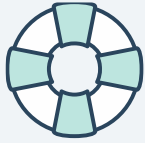
- Recovering from normal pregnancy
- Joint disorders
- Injuries
- Behavioral health issues
- Digestive disorders

## What you should know

- Can replace up to 60% of an employee's regular monthly income
- Money is payable directly to employees to use however they choose
- Maximum monthly benefit: \$5,000
- Maximum benefit period: 6 months
- Elimination period: 14/14
- Pre-existing condition limitation: 12/12
- Benefit does not offset with other disability benefits the employee receives
- Premium waiver
- Employee-paid benefit

**Pre-existing conditions** Benefits for a disability due to a pre-existing condition will not be paid if that disability begins within 12 months of your coverage effective date. A pre-existing condition is defined in the policy as a condition for which symptoms existed that would cause a person to seek treatment from a physician or for which they were treated or received medical advice from a physician, or took medicine, within 12 months before the coverage effective date. Review your policy as this exclusion may not apply.





### HOW IT HELPS

Can replace a portion of your income when you're unable to work for a few months or even a few years.



### WHAT IT COVERS

Many conditions that keep you from working, including:

- Joint disorders
- Cancer
- Behavioral health issues
- Injury and poisoning
- Circulatory diseases

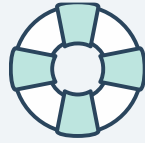
## What you should know

- Maximum monthly benefit: 60% to \$10,000
- Benefit duration: ADEA I
- Definition of disability: 2-year residual
- Elimination period injury/sickness: 180 days
- Pre-existing condition limitation: 12/12/24
- Work-life balance employee assistance program (EAP)
- Worldwide emergency travel assistance services
- Employee-paid benefit

Worldwide emergency travel assistance services are provided by Assist America, Inc. Work-Life balance employee assistance program services are provided by HealthAdvocate. Services are available with select Unum insurance offerings. Terms and availability of service are subject to change and prior notification requirements. Service providers do not provide legal advice; please consult your attorney for guidance. Services are not valid after coverage terminates. Please contact your Unum representative for details.

Pre-existing conditions: You have a pre-existing condition if:

- You received medical treatment, consultation, care or services including diagnostic measures for the condition, or took prescribed drugs or medicines for it in the 12 months just prior to your effective date of coverage; and
- The disability begins in the first 24 months after your effective date of coverage.



### HOW IT HELPS

Whole Life Insurance can provide benefits to help reduce financial stress for family members if you pass away. You can keep this coverage even beyond your working years, as long as you continue to pay premiums

Living benefit payments will reduce the amount the policy offers upon the recipient's death, may adversely affect the recipient's eligibility for Medicaid or other government benefits or entitlements, and may be taxable. Recipients should consult their tax attorney or advisor before utilizing living benefit payment.

This life insurance does not specifically cover funeral goods or services and may not cover the entire cost of your funeral at the time of your death. The beneficiary of this life insurance may use the proceeds for any purpose, unless otherwise directed.

## What you should know

### Employee money purchase

- \$6, \$9 or \$12 weekly

### Spouse volume purchase

- \$3, \$6 or \$9 weekly

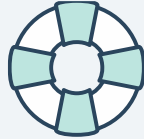
### Child volume purchase

- \$1, \$2 or \$3 weekly

Living benefit included with all policies at no extra premium – allows access to death benefit when medical condition limits life expectancy to 12 months or less

### Optional features:

- Paid-up at age 70, option issue ages 15-50
- Child always paid up at age 70



### HOW IT HELPS

Life Insurance can provide benefits to help reduce financial stress for family members if you pass away during your working years.

AD&D Insurance provides double indemnity should you pass due to a covered accident.

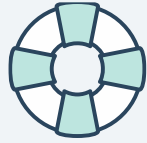
#### **\*\*Special Open Enrollment – this year only\*\***

When you enroll yourself or your spouse during this enrollment in the minimum benefit you LOCK IN the GUARANTEED ISSUE amount for any future re-enrollments. You could enroll up to the guaranteed issue in future enrollments without answering medical questions. If you do not enroll during your initial eligibility period and decide to enroll in future enrollments, you will be required to answer medical questions.

## What you should know

- Employee benefit: Up to 5X annual salary to a maximum benefit of \$500,000
- Employee guaranteed issue\*: \$200,000
- Spouse benefit: Up to 100% of the employee's election to a maximum benefit of \$500,000
- Spouse guaranteed issue: \$25,000
- Child(ren) benefit: Up to 100% of the employee's election to maximum benefit of \$10,000
- Accelerated death benefit: 50% to \$750,000
- Benefit reduction: to 65% at age 70 and 50% at age 75
- Employee-paid benefit

\* If you apply for coverage above the guaranteed issue amount, you will be asked health-related questions which may affect your ability to get the larger coverage amount. In order to purchase coverage for your dependents, you must buy coverage for yourself. Coverage amounts cannot exceed 100% of your coverage amounts.



### WHAT IT DOES

Pays a set amount for various treatments and services if you get injured accidentally on/off the job. Payments are made directly to you to use however you wish — to cover your health insurance deductible, emergency room co-pays or other unexpected costs of an unexpected injury.



### WHAT IT COVERS

Pays benefits for 50+ covered injuries/treatments, including\*:

- ER visits
- Broken bones
- Burns
- Knee ligament
- Follow-up visits
- Dislocations
- Emergency dental
- Physical therapy

#### **Unlimited payouts!**

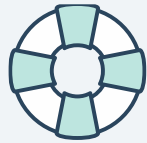
Employees can file claims for multiple covered incidents

## What you should know

- Portable.  
**You can take this coverage with you if you leave your job.**
- Guaranteed issue.  
**If you apply now, you are guaranteed to receive this coverage.**
- **Apply during this enrollment to secure rates designed for your employer.**

\* Please refer to the policy for the complete list of covered conditions.

In NY: The Accident policy provides ACCIDENT insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. **IMPORTANT NOTICE – THE BASE POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.**



### WHAT IT DOES

Pays a set amount when you're admitted to the hospital. The money is paid directly to you to use however you wish.



### WHAT IT COVERS

- Hospital admission - \$1,000 per insured, paid once a year
- Daily hospital confinement - \$50 per day to a maximum of 60 days per year
- Pre-existing – 12/12

**Plan features:**

- Family coverage option available
- Guaranteed issue – no medical questions!
- Portability

## What you should know

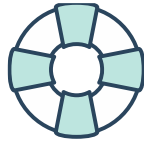
- Covers hospital stays due to accidents or sicknesses.
- Money is payable directly to employees to use however they choose
- No geographical limits on covered injuries and treatments
- HSA-compatible (Plan 1 ONLY)

Group Hospital Insurance filed policy name is Hospital Confinement Indemnity Group Insurance Policy. The definition of hospital does not include certain facilities. See your certificate for details

In NY: This policy provides limited benefit health insurance only. It does NOT provide basic hospital , basic medical, or major medical insurance as defined by the New York State Department of Financial Services.

In CA, MN, NY: An insured must have comprehensive health insurance before applying for this insurance.





### WHAT IT DOES

Pays a lump-sum amount directly to you when you're diagnosed with a covered condition.

Helps with the unexpected costs of a serious illness that your health insurance doesn't cover.



### WHAT IT COVERS

Specified serious illnesses, including:

- Heart attack
- Coronary artery bypass surgery (25%)
- Stroke
- End-stage renal (kidney) failure
- Major organ transplant
- Permanent paralysis due to a covered accident

#### Available riders

- Cancer
- Carcinoma in situ (25%)
- Health Screening Benefit
- Spouse and child rider

Please refer to the policy for complete definitions of covered conditions

If NY: The Individual Specified Disease policy provides limited benefits health insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. The expected benefit ratio for this policy is 60%. This ratio is the portion of future premiums which the company expects to return as benefits, when averaged over all people with this policy.

In CT and NH: Not available.

In CA, GA and MA: Insured individuals must be covered by comprehensive health insurance before applying for benefits.

## What you should know

- Can pay a set amount when a person is diagnosed with a covered serious condition, such as heart attack, stroke, organ failure and more
- Money is payable directly to employees to use however they choose
- Rates lock in at policy issue

# Filing a claim is easy

Submit your claim:



**Online at:**  
[unum.com/claims](https://unum.com/claims)



Via the **mobile app**.  
Managing or filing your claim is just a touch away. Go mobile with the Unum Customer App.



Over the **phone** by calling  
1-800-635-5597





THANK  
YOU

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EN-138670 (5-20) **FOR EMPLOYEES**



## DISCLOSURES

Group Hospital Indemnity coverage is a supplement to health insurance. It is not a substitute for comprehensive health insurance and does not qualify as minimum essential health coverage.

Employees must be legally authorized to work in the U.S. and actively working at a U.S. location to receive coverage. Spouses and dependents must live in the U.S. to receive coverage.

Employees must be U.S. citizens, Canadian citizens working in the U.S., or have a green card to receive coverage. Spouses and dependents must live in the U.S. to receive coverage.

## DISCLOSURES – Individual Short Term Disability Insurance

### Definition of total disability

- During the first two years of disability you are unable to perform the duties of your occupation, are not engaged in any other occupation and are under a physician's care.
- After the second year of disability, if applicable, you are unable to perform the duties of any occupation which you are fitted by education, training or experience, and are not engaged in any other occupation and under a physician's care.

### Definition of total disability (in California)

- During the first two years of your disability due to Sickness or Injury You are unable to perform with reasonable continuity the Substantial and Material Acts necessary to pursue Your Usual Occupation in the usual or customary way.
- After benefits have been paid for two years, as a result of Sickness or Injury You are not able to engage with reasonable continuity in any occupation in which You could reasonably be expected to perform satisfactorily in light of Your age, education, training, experience, station in life, and physical and mental capacity.

### Coverage effective date

Coverage becomes effective on the first day of the month in which payroll deductions begin. You will receive the plan and coverage amount applied for on the application, unless it is determined to be unacceptable under the underwriting company rules, limits or standards. In such event, the plan and coverage amount may be modified or declined.

### Pre-existing conditions

Benefits for a disability due to a pre-existing condition will not be paid if that disability begins within 12 months of your coverage effective date. A pre-existing condition is defined in the policy as a condition for which symptoms existed that would cause a person to seek treatment from a physician or for which they were treated or received medical advice from a physician, or took medicine, within 12 months (six months for those 65 and older in Texas) before the coverage effective date.

Review your policy as this exclusion may not apply.

### Waiver of premium

Premium may be waived after 90 days of total disability, or after the elimination period if longer than 90 days. Premiums may be waived for as long as the disability continues, as defined in the policy, but not beyond the maximum benefit period. For premiums to be waived, your total disability must be the result of a covered accident or a covered sickness.

### Mental illness rider coverage

All CA policies will automatically receive the Mental Illness Rider. Coverage will be provided at 100% of the base benefit amount.

### Limitations & exclusions

Benefits will not be paid for losses caused by or occurring as the result of:

- War or act of war, whether declared or undeclared;
- Riding in or driving any motor-driven vehicle in a race, stunt show or speed test;
- Operating, learning to operate, serving as a crew member of or jumping or falling from any aircraft, including those which are not motor-driven. This does not include flying as a fare-paying passenger;
- Engaging in hang-gliding, bungee jumping, parachuting, sailgliding, parasailing or parakiting or any similar activities;
- Participating or attempting to participate in an illegal activity and/or being incarcerated in a penal institution;
- Committing or trying to commit suicide or injuring yourself intentionally, whether you are sane or not;

- Addiction to alcohol or drugs, except for drugs taken as prescribed by your physician;
- Having a pre-existing condition as described and limited in this policy (review your policy as this exclusion may not apply);
- Practicing for or participating in any semi-professional or professional competitive athletic contest for which you receive any type of compensation or remuneration;
- Having a psychiatric or psychological condition including but not limited to affective disorders, neuroses, anxiety, stress and adjustment reactions. However, Alzheimer's disease and other organic senile dementias are covered under this policy;
- Having a work-related injury, unless an on-job total disability benefit is shown on the policy schedule;
- Giving birth within the first nine months after the coverage effective date as the result of a normal pregnancy, including Cesarean. Complications of a pregnancy will be covered to the same extent as any other covered sickness. Does not apply in KS. Review your policy as this exclusion may not apply.

### Termination provisions

This policy will terminate on the earliest of the following:

- Written request by you to terminate this policy;
- Failure to pay the premiums for this policy, subject to the grace period allowed;
- The policy anniversary on or next following your 72nd birthday;
- Your death.

Eligible employees must be actively at work to apply for coverage. Being actively at work means on the day the employee applies for coverage, the individual must be working at one of his/her company's business locations, or the individual must be working at a location where he/she is required to represent the company. If applying for coverage on a day that is not a scheduled workday, the employee will be considered actively at work as of his/her last scheduled workday. Employees are not considered actively at work if they are on a leave of absence.

Employees must be U.S. or Canadian citizens, or have a green card, to receive coverage.

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 which may affect any benefits payable. For complete details of coverage and availability, please refer to Policy Form L-21776, FUL-21841 or L-21820-CA or contact your Unum representative.

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

Underwritten by:

Provident Life and Accident Insurance Company, Chattanooga, TN  
First Unum Life Insurance Company, New York, New York

## DISCLOSURES – Individual Critical Illness Insurance

### THIS IS A LIMITED POLICY.

In CA, GA and MA, insured individuals must be covered by comprehensive health insurance before applying for benefits.

In MA, NJ, PA and VA, certificates of coverage will be issued.

\*This material is intended to be a brief description of the policy. The policy definitions, exclusions and limitations will be used to determine actual benefit decisions. After a policy is issued, you will have a 30-day period during which the policy can be canceled at no cost to you. Product availability and provisions may vary by state. See the actual policy or your Unum representative for specific provisions and details of availability.

\*\*Permanent paralysis is defined as complete and permanent loss of the use of two or more limbs for a continuous 180 days as a result of a covered accident.

\*\*\* WA does not have a 30 day waiting period on the Health Screening Benefit.

1 Cancer that involves only cells in the tissue in which it began and that has not spread to nearby tissues.

2 In WA, the minimum base policy is \$25,000. In FL, employee coverage is available from \$8,000 up to \$49,600 in \$1,600 increments. In NC, employee coverage is available from \$7,500 up to \$49,500 in \$1,500 increments.

3 Spouses who work for the same employer can only be covered as either an employee or spouse, but not both.

4 In TX, Spouse Rider maximum is \$25,000. In FL, spouse coverage is available from \$8,000 up to \$28,800 in \$1,600 increments. In NC, spouse coverage is available from \$7,500 to \$30,000 in \$1,500 increments.

5 In KS, Child Rider minimum is \$10,000.

Underwritten by: Provident Life and Accident Insurance Company, Chattanooga, Tennessee  
Unum complies with all state civil union and domestic partner laws when applicable.



## DISCLOSURES – Long-Term Disability Insurance

### Active employee

You are considered in active employment, if on the day you apply for coverage, you are being paid regularly by Donjon Marine Company, Inc. for the required minimum hours each week and you are performing the material and substantial duties of your regular occupation.

### Delayed effective date of coverage

Insurance coverage will be delayed if you are not an active employee because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective.

### Benefit duration (BD)

The duration of your benefit payments is based on your age when your disability occurs. Your Long Term Disability benefits are payable while you continue to meet the definition of disability. Please refer to your plan document for the duration of benefits under this policy.

### Definition of disability

You are considered disabled when Unum determines that:

- You are limited from performing the material and substantial duties of your regular occupation due to sickness or injury; and
- You have a 20% or more loss of indexed monthly earnings due to the same sickness or injury

After 24 months, you are considered disabled when Unum determines that due to the same sickness or injury, you are unable to perform the duties of any gainful occupation for which you are reasonably fitted by education, training or experience.

You must be under the regular care of a physician in order to be considered disabled.

The loss of a professional or occupational license or certification does not, in itself, constitute disability.

“Substantial and material acts” means the important tasks, functions and operations that are generally required by employers from those engaged in your usual occupation and that cannot be reasonably omitted or modified.

Unless the policy specifies otherwise, as part of the disability claims evaluation process, Unum will evaluate your occupation based on how it is normally performed in the national economy, not how work is performed for a specific employer, at a specific location or in a specific region.

### Pre-existing conditions

You have a pre-existing condition if:

- You received medical treatment, consultation, care or services including diagnostic measures for the condition, or took prescribed drugs or medicines for it in the 12
- The disability begins in the first 24 months after your effective date of coverage, unless you have been treatment-free from the pre-existing condition for 12 consecutive months after your effective date.

### Deductible sources of income

Your disability benefit may be reduced by deductible sources of income and any earnings you have while you are disabled, including such items as group disability benefits or other amounts you receive or are entitled to receive:

- Workers’ compensation or similar occupational benefit laws, including a temporary disability benefit under a workers’ compensation law
- State compulsory benefit laws
- Other group insurance plans
- A group plan sponsored by your employer
- Governmental retirement system
- Salary continuation or sick leave plans, if applicable
- Retirement payments
- Social Security or similar governmental programs

### Exclusions and limitations

Your plan does not cover any disabilities caused by, contributed to by, or resulting from you

- Intentionally self-inflicted injuries;
- Active participation in a riot;
- Loss of a professional license, occupational license or certification;
- Participation in a felony or which you have been convicted; or

- Pre-existing conditions (See the disclosure section to learn more).

Your plan will not cover a disability due to war, declared, or undecared, or any act of war.

Unum will not pay a benefit for any period of disability during which you are incarcerated.

### Termination of coverage

Your coverage under the policy ends on the earliest of the following:

- The date the policy or plan is cancelled
- The date you no longer are in an eligible group
- The date your eligible group is no longer covered
- The last day of the period for which you made any required contributions
- The last day you are in active employment except as provided under the covered layoff or leave of absence provision.

Unum will provide coverage for a payable claim that occurs while you are covered under the policy or plan.

Social Security advocacy services are provided by GENEX Services, Inc. or The Advocate Group, LLC. Referral to one of our advocacy partners is determined by Unum.

Worldwide emergency travel assistance services are provided by Assist America, Inc. Work-life balance employee assistance program services are provided by HealthAdvocate. Services are available with select Unum insurance offerings. Terms and availability of service are subject to change and prior notification requirements. Service providers do not provide legal advice; please consult your attorney for guidance. Services are not valid after coverage terminates. Please contact your Unum representative for details.

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 which may affect any benefits payable. For complete details of coverage and availability, please refer to Policy Form C.FP-1 et al. or contact your Unum representative.

Underwritten by:

Unum Life Insurance Company of America, Portland, Maine

## DISCLOSURES – Voluntary Life & Accidental Death and Dismemberment Insurance

### Actively at work

Eligible employees must be actively at work to apply for coverage. Being actively at work means on the day the employee applies for coverage, the individual must be working at one of his/her company's business locations; or the individual must be working at a location where he/she is required to represent the company. If applying for coverage on a day that is not a scheduled workday, the employee will be considered actively at work as of his/her last scheduled workday. Employees are not considered actively at work if they are on a leave of absence or lay off.

An unmarried handicapped dependent child who becomes handicapped prior to the child's attainment age of 26 may be eligible for benefits. Please see your plan administrator for details on eligibility.

Employees must be U.S. citizens or legally authorized to work in the U.S. to receive coverage.

Employees must be actively employed in the United States with the Employer to receive coverage. Employees must be insured under the plan for spouses and dependents to be eligible for coverage.

### Exclusions and limitations

Life insurance benefits will not be paid for deaths caused by suicide occurring within 24 months after the effective date of coverage. The same applies for increased or additional benefits.

#### AD&D specific exclusions and limitations:

Accidental death and dismemberment benefits will not be paid for losses caused by, contributed to by, or resulting from:

- Disease of the body; diagnostic, medical or surgical treatment or mental disorder as set forth in the latest edition of the Diagnostic and Statistical Manual of Mental Disorders (DSM)
- Suicide, self-destruction while sane, intentionally self-inflicted injury while sane or self-inflicted injury while insane
- War, declared or undeclared, or any act of war
- Active participation in a riot
- Committing or attempting to commit a crime under state or federal law
- The voluntary use of any prescription or non-prescription drug, poison, fume or other chemical substance unless used according to the prescription or direction of your or your dependent's doctor. This exclusion does not apply to you or your dependent if the chemical substance is ethanol.
- Intoxication – 'Being intoxicated' means your or your dependent's blood alcohol level equals or exceeds the legal limit for operating a motor vehicle in the state or jurisdiction where the accident occurred.

### Delayed effective date of coverage

Insurance coverage will be delayed if you are not an active employee because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective.

Delayed Effective Date: if your spouse or child has a serious injury, sickness, or disorder, or is confined, their coverage may not take effect. Payment of premium does not guarantee coverage. Please refer to your policy contract or see your plan administrator for an explanation of the delayed effective date provision that applies to your plan.

### Age reduction

Coverage amounts for Life and AD&D Insurance for you and your dependents will reduce to 65% of the original amount when you reach age 70, and will reduce to 50% of the original amount when you reach age 75. Coverage may not be increased after a reduction.

### Termination of coverage

Your coverage and your dependents' coverage under the policy ends on the earliest of:

- The date the policy or plan is cancelled
- The date you no longer are in an eligible group
- The date your eligible group is no longer covered
- The last day of the period for which you made any required contributions
- The last day you are actively employed (unless coverage is continued due to a covered layoff, leave of absence, injury or sickness), as described in the certificate of coverage

In addition, coverage for any one dependent will end on the earliest of:

- The date your coverage under a plan ends
- The date your dependent ceases to be an eligible dependent
- For a spouse, the date of a divorce or annulment
- For dependents, the date of your death

Unum will provide coverage for a payable claim that occurs while you and your dependents are covered under the policy or plan.

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 which may affect any benefits payable. For complete details

of coverage and availability, please refer to Policy Form C.FP-1 et al or contact your Unum representative.

Life Planning Financial & Legal Resources services, provided by HealthAdvocate, are available with select Unum insurance offerings. Terms and availability of service are subject to change. Service provider does not provide legal advice; please consult your attorney for guidance. Services are not valid after coverage terminates. Please contact your Unum representative for details.

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

Underwritten by:

Unum Life Insurance Company of America, Portland, Maine

## DISCLOSURES – Individual Whole Life Insurance

When you buy life insurance, you name the people who will receive the money from the policy when you die. These people are called beneficiaries. Unum will pay benefits to the beneficiaries in one lump sum; however, if a beneficiary is a minor (typically younger than 18, but this may vary by state) and no financial guardian has been appointed, the benefits will be paid to that minor through a Unum Retained Asset Account.

A Unum Retained Asset Account is a fund held in Unum's general account for the named minor beneficiary. The account accrues interest regardless of Unum's actual investment performance, and, while not FDIC insured, the account funds are fully guaranteed by Unum. For more information about the retained asset account, please contact Unum.

\*The policy accumulates cash value based on a non-forfeiture interest rate of 4.5% and the 2017 CSO mortality table. The cash value is guaranteed and will be equal to the values shown in the policy. Cash value will be reduced by any outstanding loans against the policy. Eligible employees must be actively at work to apply for coverage. Employees are not considered actively at work if they are on a leave of absence.

Employees must be U.S. citizens, Canadian citizens working in the U.S., or have a Green Card to receive coverage.

### **Effective date of coverage**

Your coverage will be effective on the first day of the month in which payroll deductions begin.

### **Exclusions**

Life Insurance benefits will not be paid for deaths caused by suicide. If within two years from the policy effective date, the insured commits suicide, whether sane or insane, Unum will not pay the death benefit. The amount payable by us in place of all other benefits, shall be the sum of premiums paid, without interest, less the sum of any debt and the cost of any riders.

### **Termination of coverage**

All coverage under this policy will terminate on the earliest of the following:

- Written request by you to terminate the policy;
- The insured dies;
- The policy matures; or
- The loan value exceeds the guaranteed cash value of this policy.

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 which may affect any benefits payable. For complete details

of coverage and availability, please refer to Policy Form L-21848 et al. or contact your Unum representative.

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

Underwritten by:  
Provident Life and Accident Insurance Company, Chattanooga, TN



## DISCLOSURES – Group 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.

#### 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;
- committing acts of terrorism;
- riding in or driving any motor-driven vehicle in a race, stunt show or speed test;
- operating, learning to operate, serving as a crew member of or jumping, parachuting, or falling from any aircraft or hot air balloon, including those which are not motor-driven. This does not include flying as a fare paying passenger;
- engaging in hang-gliding, bungee jumping, sailgliding, parasailing, parakiting;
- participating or attempting to participate in a felony, being engaged in an illegal occupation or being incarcerated in a penal institution;
- committing or trying to commit suicide or injuring oneself intentionally, whether sane or not;
- practicing for or participating in any semi-professional or professional competitive athletic contests for which any type of compensation or remuneration is received;
- 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.

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

- an insured's being intoxicated or under the influence of any narcotic unless administered on the advice of a physician; or
- injuries to a dependent child received during the birth.

#### 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.

#### 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.

### THIS IS A LIMITED BENEFITS POLICY

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 which may affect any benefits payable. For complete details of coverage and availability, please refer to Policy Form GA-1 et al. or contact your Unum representative.

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

#### Underwritten by:

Unum Life Insurance Company of America, Portland, Maine

## DISCLOSURES – Group Hospital Insurance

Hospital insurance filed policy name is Hospital Confinement Indemnity Group Insurance Policy

### 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;
- Committing acts of terrorism;
- Treatment for alcoholism or drug addiction unless the insured individual is addicted to a narcotic taken on the advice of a physician;
- Treatment for dental care or dental procedures, unless treatment is the result of a covered accident;
- Elective procedures and/or cosmetic surgery or reconstructive surgery, unless it is as a result of trauma, infection or other diseases; participar o intentar participar en un delito grave or being engaged in an illegal occupation;
- Committing or trying to commit suicide or injuring oneself intentionally, whether sane or not;
- Hospital confinement caused by, contributed to by, or resulting from mental illness. However, dementia as a result of stroke, trauma, viral infection, Alzheimer's disease or other conditions not listed which are not usually treated by a mental health provider or other qualified provider using psychotherapy, psychotropic drugs, or other similar methods of treatment are covered under this policy;
- Any hospital confinement of a newborn following the birth unless the newborn is sick or injured.
- Any pregnancy of a dependent child, including services rendered to her child after birth. The definition of hospital does not include certain facilities. See your contract for details.

### Pre-existing conditions

Benefits for a pre-existing condition (defined as a sickness or injury, or symptoms of a sickness or injury, whether diagnosed or not, for which you received medical treatment, consultation, medical advice, care or services, including diagnostic measures, took prescribed drugs or medicine, or had been prescribed drugs or medicine to be taken during the 12 months prior to your effective date) will not be paid if the date of the covered loss occurs during the first 12 months after your effective date.

### 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 if you elect to continue coverage under the Portability provision or 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.

### THIS INSURANCE PROVIDES LIMITED BENEFITS.

This coverage is a supplement to health insurance. It is not a substitute for comprehensive health insurance and does not qualify as minimum essential health coverage.

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 GHI-1 or contact your Unum representative.

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

Underwritten by:

Unum Life Insurance Company of America, Portland, Maine