



Jewish Renaissance Medical Center

Whatever your
challenges, we'll be
there for you.

Because when you've
got Unum...

we've got u™

unum®

What makes us Uniquely Unum?

FOCUS

- ✓ Employee benefits only – no distractions
- ✓ Benefits innovators to help you manage changing needs

EXPERTISE

- ✓ Disability, leave management and supplemental benefit programs
- ✓ Experienced client managers and 200+ clinical professionals

Protecting nearly
32M
people and their families¹

#1

In the individual disability market²

Received the highest score possible

100%

on the Human Rights Campaign Corporate Equality Index for the second year in a row³

4.7

out of 5 stars – 97% of reviewers recommend our disability products⁴

\$6B

in benefits paid each year¹

Named one of the

“Best Places to Work”

in 2018 by the Disability Equality Index⁵

A sole focus on benefits for

170

years

Ranked

267

on the Fortune 500⁶

Serving over
1 IN 2

Fortune 100 Companies⁶

Voluntary Benefits Enrollment is Coming Soon!

What's unique about voluntary benefits?

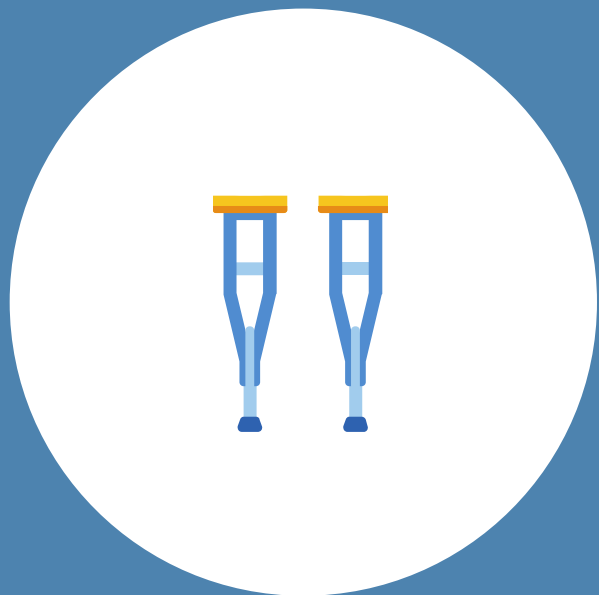
- ✓ Benefit payments made directly to YOU, the employee!
- ✓ Premium conveniently payroll-deducted on a post-tax basis for a tax-free benefit
- ✓ All plans are portable - if you leave the employer, you can keep these benefits!

What voluntary benefits are available?

- Accident Insurance
- Critical Illness Insurance
- Whole Life Insurance
- Disability Insurance
- Term Life Insurance

Who is eligible for coverage?

- All eligible employees who are actively at work
- Dependent spouses - must live in the United States
- Children, stepchildren, and legally adopted children newborn to 26 years who depend on the employee for support



Individual Short Term Disability Insurance:

Works when employees can't

Leading causes of short term disability claims in 2018:¹

- Normal pregnancy
- Injuries (excluding back)
- Joint disorders
- Cancer
- Digestive disorders

Karen needs time to recover from having her first child. (She named him Christopher, after her father.) Her Unum Short Term Disability Insurance replaces a portion of her income, so she can pay her bills while she gets back to full strength.*

Benefit Highlights:

- Can replace up to 40% 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
- Pre-existing condition limitation: 12/12
- 9 month pregnancy limitation
- Benefit does not offset with other disability benefits the employee receives
- Premium waiver
- Employee-paid benefit

If NY: The Individual Short Term Disability policy provides disability income insurance only. It does NOT provide basic medical or major medical insurance as defined by the New York State Department of Financial Services. The expected benefit ratio for the individual short term disability 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.

* For illustrative purposes only.

¹ Unum internal data, 2018. **Note:** Causes are listed in ranked order.



Voluntary Life & Accidental Death and Dismemberment Insurance:

Life insurance for you and your family

Did you know?

Many Americans don't have life insurance coverage. But without it, they put their loved ones' finances at risk. Life insurance is important protection for people of all income levels and stages of life.

Benefit Highlights:

- Employee benefit: Up to 5 X annual salary to a maximum benefit of \$500,000
- Employee guaranteed issue: \$70,000 (***special open enrollment this offering period***)
- 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: 100% to \$250,000
- Benefit reduction: to 65% at age 70 and 50% at age 75
- Employee paid benefit

If you previously enrolled during your initial eligibility, you can enroll up to your guaranteed issue without answering medical questions.

If you did not enroll during your initial enrollment period, you will be required to answer medical questions no matter how much you enroll.



Individual Whole Life Insurance:

Life insurance for your whole life

Did you know?

The median cost of a funeral with viewing and cremation is \$6,260.¹

Sylvia's term life insurance provides a good base level of coverage. But if she ever loses her job, she might lose that protection. So she purchased Unum Individual Whole Life Insurance. It can help her loved ones with her final expenses, and she can keep this coverage as long as she pays the premiums, even beyond her working years.*

Plan Features:

- **Premiums never increase**
- **Benefits never reduce**
- **Guaranteed issue available**
- **Policy builds cash value**

* For illustrative purposes only

¹ National Funeral Directors Association, Statistics, 2018.

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.

Benefit Highlights:

Employee money purchase

- Coverage is available for as little as \$3 weekly, as long as the minimum benefit is \$2,000
- The maximum benefit amount is \$300,000

Spouse money purchase

- Coverage is available for as little as \$3 weekly, as long as the minimum benefit is \$2,000
- Weekly premiums are available up to \$10 weekly.
- The benefit amount is passed on the premium amount you choose, your spouse's age when coverage begins and whether they use tobacco.

Child money purchase

- Coverage is available \$1 or \$3 weekly premium
- Child term life benefit is available up to \$10,000

Optional Features:

- Accidental death benefit rider available.

The world of work is increasingly complex.

But there's one thing all workers share:

A need for voluntary benefits.

Participation in Unum voluntary benefits, 2018¹



The Silent Generation

44%



Baby Boomers

45%



Generation X

50%



Millennials

44%



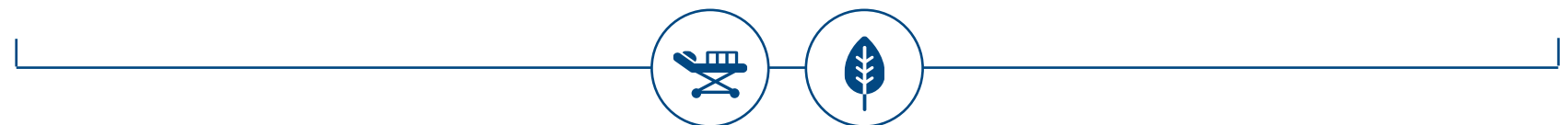
Gen Z

18%



#1 choice: Critical Illness Insurance

#1 choice: Accident Insurance



Other highly popular choices across generations: Hospital Indemnity Insurance and Whole Life Insurance

¹ Unum internal data, 2018.



Group Accident Insurance:

Can help when you're hurt

Did you know?

Every 10 minutes, over 750 Americans suffer an injury severe enough to seek medical help.¹

Protection for employees and their families

Helps lessen the financial impact of out-of-pocket medical costs related to a covered accident that occurs on/off the job!

- Pays a lump-sum benefit based on type of injury sustained and treatment needed
- Covered injuries include broken bones, cuts, burns, eye injuries, ruptured discs, coma, etc.
- Benefit can be used however employees choose
- Portability included!
- All guaranteed issue
- Premiums never increase

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

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

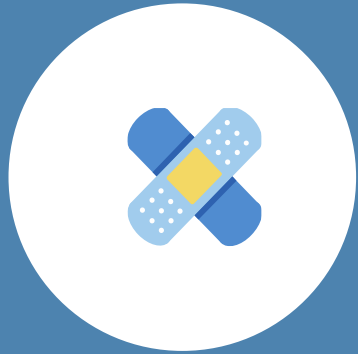
Unlimited Payouts!

- Employees can file claims for multiple covered incidents

If 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.

In NY: IMPORTANT NOTICE – THE BASE POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS

1 National Safety Council, Injury Facts 2017.



Group Accident Insurance:

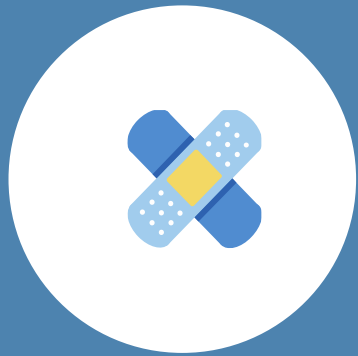
How it works

SCHEDULE OF BENEFITS

List of lump-sum benefit payment amounts based on type of injury sustained and treatment needed

Covered Injuries	Benefit amount
Fractures	
Open Reduction (dependent on location of injury)	\$150 to \$7,500
Closed Reduction (dependent on location of injury)	\$75 to \$3,750
Chips	25% of closed amount
Dislocations	
Open Reduction (dependent on location of injury)	\$300 to \$4,000
Closed Reduction (dependent on location of injury)	\$150 to \$3,000
Burns	
At least 10 square inches, but less than 20 square inches	2nd degree - \$0 3rd degree - \$2,500
At least 20 square inches, but less than 35 square inches	2nd degree - \$0 3rd degree - \$5,000
35 or more square inches of the body surface	2nd degree - \$1,000 3rd 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 the body surface	\$500
Concussion	\$150
Coma	\$10,000
Ruptured disc	\$800
Knee cartilage	
Torn with surgical repair	\$750
Exploratory surgery on cartilage shaved, only	\$150
Laceration	\$25- \$600

Emergency and hospitalization benefits	Benefit amount
Ambulance (ground, once per accident)	\$400
Air ambulance	\$1500
Emergency room treatment	\$150
Emergency treatment in physician office/urgent care facility	\$75
Hospital admission (admission or intensive care admission once per covered accident)	\$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, once per accident)	\$100



Group Accident Insurance:

Continued...

Covered Injuries	Benefit amount
Tendon/Ligament and rotator cuff	
Surgical repair of one	\$800
Surgical repair of two or more	\$1,200
Exploratory surgery without repair	\$150
Dental work, emergency	
Extraction	\$100
Crown	\$300
Eye Injury	\$300
Treatment and other services	Benefit amount
Surgery benefit	
Open abdominal, thoracic	\$1,500
Exploratory (without repair)	\$150
Hernia repair	\$150
Physician follow-up visit (2 visits per accident)	\$75
Chiropractic visit (up to 3 visits per calendar year)	\$25
Therapy services (up to 10 per accident)	
Occupational therapy	\$25
Speech therapy	\$25
Physical therapy	\$25
Prosthetic device or artificial limb	
One	\$750
More than one	\$1,500
Appliance (once per accident)	\$100
Blood, plasma and platelets	
Travel due to accident Transportation of more than 50+ miles from residence; 3 trips per accident; max 1,200 miles per round trip	Not available in NJ
Lodging (per night up to 30 days per accident)	Not available in NJ
Rehabilitation unit confinement (per day up to 15 days; max 30 days per calendar year)	\$100

Accidental death and other covered losses	Benefit amount
Accidental death*	
Employee	\$50,000
Spouse	\$20,000
Child	\$10,000
*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	
Initial accidental dismemberment — one benefit per accident, not payable with initial accidental loss	
Loss of both hands or both feet; or	\$15,000
Loss of one hand and one foot; or	\$15,000
Loss of one hand or one foot;	\$7,500
Loss of two or more fingers, toes or any combination; or	\$1,500
Loss of one finger or toe	\$750
Catastrophic accidental dismemberment† — once per lifetime, not payable with catastrophic loss Loss of both hands or both feet; or loss of one hand and one foot	
Employee (prior to age 65)	\$100,000
Spouse and child	\$50,000
Employee (ages 65–69)	\$50,000
Spouse and child	\$25,000
Employee (70+ years old)	\$25,000
Spouse and child	\$12,500
Accidental loss — paralysis, sight, hearing and speech Initial accidental loss — one benefit per accident, not payable with initial dismemberment	
Permanent paralysis; or	\$15,000
Loss of sight of both eyes; or	\$15,000
Loss of sight of one eye; or	\$7,500
Loss of the hearing of one ear	\$7,500
Catastrophic accidental loss‡ — once per lifetime, not payable with catastrophic dismemberment Permanent paralysis; or loss of hearing in both ears; or loss of the ability to speak; or loss of sight of both eyes	
Employee (prior to age 65)	\$100,000
Spouse and child	\$50,000
Employee (ages 65–69)	\$50,000
Spouse and child	\$25,000
Employee (70+ years old)	\$25,000
Spouse and child	\$12,500
‡Catastrophic accidental loss benefit — payable after fulfilling a 365 day elimination period.	



Critical Illness Insurance:

A lifeline when you're seriously ill

Did you know?

The estimated annual incidence of heart attack in the US is over a million. And about every 40 seconds someone in America has a stroke.¹

Benefit Highlights:

- 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

Coverage Options:

- Employee Coverage
\$5,000 to \$50,000 in \$1,000 increments
- Spouse Coverage
\$5,000 to \$50,000 in \$1,000 increments
- Child Coverage
\$2,500 or \$5,000 – Covers all children

Plan Features:

- Since you own the coverage, you can take it with you if you leave your employer
- \$50 Health Screening benefit per calendar year per insured
- 30 day benefit waiting period

Covered Conditions:

- Cancer
- Carcinoma in situ (25%)
- Heart Attack
- Coronary Artery Bypass Surgery (25%)
- Stroke
- End Stage Renal (Kidney) Failure
- Major Organ Transplant
- Permanent Paralysis due to a covered accident

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, CI-01 is not available.

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

¹ American Heart Association, "Heart Disease and Stroke Statistics – 2018 Update: A Report from the American Heart Association," Circulation (Mar. 20,2018)

Please refer to the certificate for complete definitions of covered conditions

Wellness Benefit

- \$50 Critical Illness Health Screening Benefit

What it does

Offers a financial incentive to take a wellness test, which can detect common issues and warning signs – and give employees the head start they need to improve their health.

How it works

It's a yearly benefit, \$50 payable directly to the employee for one covered health screening per year, per covered individual.

Common covered tests

- ✓ Blood test for triglycerides
- ✓ Serum cholesterol test
- ✓ Fasting blood glucose test
- ✓ Mammogram
- ✓ Colonoscopy
- ✓ Pap smear

Plus additional exams and screenings!

- ✓ Annual exams by a physician including sports physicals and well-child visits
- ✓ Immunizations including HPV, MMR, tetanus, influenza

Please refer to the certificate for complete list of covered Be Well tests.



Thank you

Appendix

Simple claims process

Unum understands the importance of employees getting the service they need, when they need it.

Claims can be submitted*:

- ✓ **Online** at unum.com/claims
- ✓ Over the **phone** by calling 1-800-635-5597
- ✓ Via the **mobile app**

*Initial claim filing must include complete information.



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

Disclosures – New York (*and New Jersey)

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. Exception: Infants are insured from live birth.

Group Accident Insurance, Group Hospital Indemnity Insurance, Individual Specified Disease Insurance (CI-01, CI-05), Individual Accident Insurance] IS A/VARE LIMITED POLICY(IES).

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.

Voluntary Group Life/AD&D Insurance, Group Accident Insurance, are underwritten by First Unum Life Insurance Company, New York, NY.

Individual Short-Term Disability insurance is underwritten by First Unum Life Insurance Company, New York, NY.

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. See the actual policy or your Unum representative for specific provisions and details of availability.

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.

*Applies to NY and NJ