



## Accident Insurance

can pay you money for covered accidental injuries and their treatment.

### How does it work?

Accident Insurance pays a set benefit amount based on the type of injury you have and the type of treatment you need. It covers accidents that occur on and off the job. And it includes a range of incidents, from common injuries to more serious events.

### What's included?

#### Wellness Benefit

Every year, each family member who has Accident coverage can also receive \$50 for getting a health screening test, such as:

- Blood tests
- Chest X-rays
- Stress tests
- Colonoscopies
- Mammograms

### Why is this coverage so valuable?

- It can help you with out-of-pocket costs that your medical plan doesn't cover, like co-pays and deductibles.
- You're guaranteed base coverage, without answering health questions.
- The cost is conveniently deducted from your paycheck.
- You can keep your coverage if you change jobs or retire. You'll be billed directly.

### Who can get coverage?

<b>You</b>	If you're actively at work*
<b>Your spouse</b>	Ages 17 to 64
<b>Your children</b>	Dependent children from birth until their 26th birthday, regardless of marital or student status.

### How much does it cost?

Semi-monthly Premium	
You	\$8.07
You and your spouse	\$13.34
You and your child(ren)	\$14.52
You, your spouse and child(ren)	\$19.78

For illustrative purposes only. Actual cost may vary.

\*Employees must be legally authorized to work in the United States and actively working at a U.S. location to receive coverage. Spouses and dependent children must reside in the United States to receive coverage.

## Accident Insurance – Schedule of Benefits

Covered injuries	Benefit amount	Emergency and hospitalization benefits	Benefit amount	Accidental death and other covered losses	Benefit amount
<b>Fractures</b>		<b>Ambulance</b> (ground, once per accident)		<b>Accidental death*</b>	
Open Reduction (dependent on location of injury)	\$150 to \$7,500	Air ambulance	\$1500	Employee	\$50,000
Closed Reduction (dependent on location of injury)	\$75 to \$3,750	Emergency room treatment	\$150	Spouse	\$20,000
Chips	25% of closed amount	Emergency treatment in physician office/urgent care facility	\$75	Child	\$10,000
<b>Dislocations</b>		Hospital admission (admission or intensive care admission once per covered accident)	\$1,000	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	
Open Reduction (dependent on location of injury)	\$300 to \$6,000	Intensive care admission (same as above)	\$1,500	<b>Initial accidental dismemberment — one benefit per accident, not payable with initial accidental loss</b>	
Closed Reduction (dependent on location of injury)	\$150 to \$3,000	Hospital confinement (per day up to 365 days)	\$200	Loss of both hands or both feet; or	\$15,000
<b>Burns</b>		Intensive care confinement (per day up to 15 days)	\$400	Loss of one hand and one foot; or	\$15,000
At least 10 square inches, but less than 20 square inches	2nd degree – \$0 3rd degree – \$2,500	Medical imaging test (once per accident)	\$200	Loss of one hand or one foot;	\$7,500
At least 20 square inches, but less than 35 square inches	2nd degree – \$0 3rd degree – \$5,000	Outpatient surgery facility service (once per accident)	\$300	Loss of two or more fingers, toes or any combination; or	\$1,500
35 or more square inches of the body surface	2nd degree – \$1,000 3rd degree – \$10,000	Pain management (epidural, once per accident)	\$100	Loss of one finger or toe	\$750
Skin grafts for 2nd and 3rd degree burns	50% of burn benefit	<b>Treatment and other services</b>		<b>Catastrophic accidental dismemberment†</b> — once per lifetime, not payable with catastrophic loss	
<b>Skin graft for any other accidental traumatic loss of skin</b>		<b>Surgery benefit</b>		Loss of both hands or both feet; or loss of one hand and one foot	
At least 10 square inches, but less than 20 square inches	\$150			Open abdominal, thoracic	Employee (prior to age 65)
At least 20 square inches, but less than 35 square inches	\$250	Exploratory (without repair)	\$150	Spouse and child	\$50,000
35 or more square inches of the body surface	\$500	Hernia repair	\$150	Employee (ages 65–69)	\$50,000
Concussion	\$150	Physician follow-up visit (2 visits per accident)	\$75	Spouse and child	\$25,000
Coma	\$10,000	Chiropractic visit (up to 3 visits per calendar year)	\$25	Employee (70+ years old)	\$25,000
Ruptured disc	\$800	<b>Therapy services (up to 10 per accident)</b>		Spouse and child	\$12,500
Knee cartilage		Occupational therapy	\$25	<b>Accidental loss — paralysis, sight, hearing and speech</b> Initial accidental loss — one benefit per accident, not payable with initial dismemberment	
Torn with surgical repair	\$750	Speech therapy	\$25	Permanent paralysis; or	\$15,000
Exploratory surgery or cartilage shaved, only	\$150	Physical therapy	\$25	Loss of sight of both eyes; or	\$15,000
Laceration	\$25–\$600	<b>Prosthetic device or artificial limb</b>		Loss of sight of one eye; or	\$7,500
<b>Tendon/ligament and rotator cuff</b>		One	\$750	Loss of the hearing of one ear	\$7,500
Surgical repair of one	\$800	More than one	\$1,500	<b>Catastrophic accidental loss†</b> — once per lifetime, not payable with catastrophic dismemberment	
Surgical repair of two or more	\$1,200	Appliance (once per accident)	\$100	Permanent paralysis; or loss of hearing in both ears; or loss of the ability to speak; or loss of sight of both eyes	
Exploratory surgery without repair	\$150	Blood, plasma and platelets	\$400	Employee (prior to age 65)	\$100,000
<b>Dental work, emergency</b>		Travel due to accident Transportation of more than 50+ miles from residence; 3 trips per accident; max 1,200 miles per round trip	\$0.40 per mile	Spouse and child	\$50,000
Extraction	\$100	Lodging (per night up to 30 days per accident)	\$150	Employee (ages 65–69)	\$50,000
Crown	\$300	Rehabilitation unit confinement (per day up to 15 days; max 30 days per calendar year)	\$100	Spouse and child	\$25,000
Eye injury	\$300			Employee (70+ years old)	\$25,000
				Spouse and child	\$12,500

Accident coverage is a limited policy.

Underwritten by:

Unum Life Insurance Company of America, Portland, Maine

The 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 or contact your Unum representative.