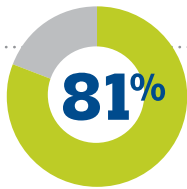


Continuity of Coverage allows a seamless switch to Unum



81% of employers surveyed feel a sense of responsibility for employee financial wellness.¹

We guarantee employees the same level of coverage when you choose Unum Life Insurance.

When you change insurance providers, your employees are your first concern. How do you ensure that they keep coverage — and at an equal level? Unum's Continuity of Coverage provision helps make the switch to Unum seamless, even for employees who might otherwise have lost coverage.

How it works



Our Continuity of Coverage provision guarantees that we will provide the same amount of coverage to employees and dependents when your company transitions from your previous group policy to Unum.

Even employees who are away from work — for reasons like illness, injury or pregnancy — will keep coverage if their leave is approved and premiums are paid. This continuity offers several advantages:

- **Fewer workplace disruptions** — helping employees remain productive and worry-free
- **Reduced HR burden** — removing distractions and extra effort for plan administrators
- **Added financial security** — at a time when employees may feel most at risk

An industry-leading guarantee



Unum's Continuity of Coverage policy is one of the most comprehensive in the industry. It applies to all individuals who were insured under your previous policy, including those who are not actively at work on the date of the policy change.

Employees and dependents will remain covered during all approved absences, such as FMLA, short term or long term disability, pregnancy and others.

We extend coverage on a no-loss/no-gain basis — meaning employees and dependents maintain the same amount of coverage, with no penalties or changes to their benefits because of an existing condition. As long as they continue to pay premiums, Unum will continue their coverage.



We make offering Unum Life Insurance an easy choice.

To learn more about giving your employees this coverage guarantee, contact your Unum representative.

¹ Bank of America Merrill Lynch, *Workplace Benefits Report* (2013).

Underwritten by: Unum Life Insurance Company of America, Portland, Maine
In New York, underwritten by: First Unum Life Insurance Company, New York, New York

The policies or their provisions may vary or be unavailable in some states. The policies have

exclusions and limitations which may affect any benefits payable. See the actual policy or your Unum representative for specific provisions and details of availability.