

# Employee-paid benefits

Unum offers an array of employee-paid benefits designed to help employees deal with the financial impact of life-changing events. Supplemental health, life, dental, vision and disability insurance plans enrich a company's benefits portfolio with no direct impact to the bottom line.



## GROUP

Group policy format with a single situs state. No employee or spouse age restrictions. Guaranteed issue available, subject to participation targets.

### Accident

Can pay money directly to a covered person who gets hurt and needs medical attention. The amount is based on the specific injury and treatment.

#### PRODUCT FEATURES

- One streamlined standard benefit schedule, with ability to adjust benefit categories
- Select individual payouts can also be adjusted to align with other product offerings or employer goals
- Broad breadth of payouts to cover injuries, surgeries, follow-up care, and even AD&D
- Coverage can be portable with no health questions required
- HSA-compatible
- Limited benefits policy

#### OPTIONS

- Dual Choice plan designs available; employer selects up to two plans to offer as an employee choice
- Family coverage options; employee must be covered to add spouse and/or children
- Off-job or on- and off-job coverage
- Wellness benefit: Provides \$50, \$75 or \$100 benefit per calendar year per covered individual for completing a routine health screening\*

### Critical Illness

Can pay money directly to a person who's diagnosed with a covered serious health condition like a heart attack or stroke.

- Wide array of covered conditions available in four categories to provide comprehensive protection
- Covered diseases can include heart attack, stroke, major organ failure, coronary artery disease, cancer, Alzheimer's disease and more
- Rate options: issue age or attained age
- Benefit payable for each condition, provided the diagnoses are separated by 180 days, are medically unrelated and are made after the coverage effective date
- Coverage can be portable with no health questions required
- HSA-compatible
- Limited benefits policy

- Options for employee choice amounts
- Spouse coverage available as a percentage of the employee amount
- Child coverage included at no additional charge with all employee certificates
- Coverage available for reoccurrence of previous diagnosed conditions
- Wellness benefit: Provides \$50, \$75 or \$100 benefit per calendar year per covered individual for completing a routine health screening\*

### Hospital

Can pay a daily benefit when a person is admitted to the hospital for a covered injury, illness or childbirth.

- Three employer-elected plan designs to complement major medical plans, including one HSA-compatible design
- All plans include Hospital Admission benefit, at a level selected by employer
- Other benefits available include Daily Confinement, ICU Confinement, Emergency Room and others
- Rate options: issue age or composite
- Coverage can be portable with no health questions required
- HSA-compatible option
- Limited benefits policy

- Employer can configure the plan to align with their medical plan; employee simply selects who they want to cover
- Family coverage options; employee must be covered to add spouse and/or child coverage
- Wellness benefit: Provides \$50, \$75 or \$100 benefit per calendar year per covered individual for completing a routine health screening\*

GROUP (continued)	PRODUCT FEATURES	OPTIONS
<p><b>Short Term Disability</b></p> <p>Provides a portion of an employee's compensation while they are out of work due to a covered injury, sickness or childbirth.</p>	<ul style="list-style-type: none"> <li>• Elimination periods: 7, 14, 21 or 30 days</li> <li>• Maximum benefit periods between 9 and 52 weeks</li> <li>• Options for employee choice within employer-selected features</li> <li>• 20-66<sup>2/3</sup>% weekly income replacement, up to maximums</li> <li>• Incremental benefit amounts</li> <li>• Rehabilitation and return-to-work incentives</li> <li>• Integrates with employee-paid Long Term Disability benefit</li> <li>• Attained age rates</li> </ul>	<ul style="list-style-type: none"> <li>• Value added services available: Worldwide emergency travel assistance</li> <li>• FICA match for the employer</li> <li>• Survivor benefits</li> <li>• Portability</li> </ul>
<p><b>Long Term Disability</b></p> <p>Can replace part of an employee's income if they are sick or injured for an extended period of time, while helping them get back to work.</p>	<ul style="list-style-type: none"> <li>• Options for employee choice within employer-selected features</li> <li>• 20-66<sup>2/3</sup>% weekly income replacement, up to maximums</li> <li>• Incremental benefit amounts</li> <li>• Options for elimination periods from 90 to 360 days</li> <li>• Waiver of Premium provision</li> <li>• Rehabilitation and return-to-work incentives, including dependent-care benefits</li> <li>• Social Security claim advocacy program</li> <li>• Integrates with employee-paid Short Term Disability benefit</li> <li>• Attained age rates</li> </ul>	<ul style="list-style-type: none"> <li>• Integrated Work-life balance/EAP</li> <li>• Value added services available: Worldwide emergency travel assistance</li> <li>• HR®/BenefitsAnswersNow™ to help manage state and federal employment law compliance</li> <li>• Severe Disability Impairment benefit** provides up to 80% income when two or more activities of daily living are lost</li> <li>• Portability</li> <li>• Various benefit-duration options</li> <li>• Residual or partial definition of disability</li> </ul>
<p><b>Dental</b></p> <p>Provides benefits for diagnostic services, preventive care and basic services, to keep employees and their families healthy and smiling.</p>	<ul style="list-style-type: none"> <li>• 100% coverage for preventive services</li> <li>• Carryover benefits</li> <li>• Additional cleaning for pregnant women in their 2nd or 3rd trimesters</li> <li>• Pre-diagnostic testing for members 40+ years old who demonstrate risk factors for oral cancer or have suspicious lesions</li> <li>• Available for as few as two enrolled</li> <li>• Available with no waiting periods (10+ enrolled lives)</li> <li>• Passive PPO/MAC plans or Active PPO/MAC plans available (Active 10+ enrolled lives, not available in some states)</li> <li>• Annual dental maximum benefits up to \$5,000 (10+ enrolled lives)</li> <li>• Takeover credit (with comparable prior dental coverage)</li> <li>• Waiting periods</li> <li>• Endosteal implant in lieu of conventional fixed 3-unit bridge</li> <li>• Hearing Savings Plan included</li> </ul>	<ul style="list-style-type: none"> <li>• Two additional cleanings per year (10+ enrolled lives); two additional periodontal maintenance cleanings along with the standard two regular cleanings per 12 months, not to exceed four total cleanings per 12 months</li> <li>• Cosmetic Rider (50+ enrolled lives)</li> <li>• Dual-Choice Plans available (minimum 5 enrolled on each option)</li> <li>• Flexibility with plan designs, deductibles, annual maximums and within classification of services</li> <li>• Flexible funding options, including administrative services only (ASO) (minimum 500+ enrolled lives for ASO)</li> <li>• Multi-year rate guarantee available</li> <li>• Lifetime deductible</li> </ul>

GROUP (continued)	PRODUCT FEATURES	OPTIONS
<p><b>Vision</b></p> <p>Helps keep employees' eyes healthy and vision clear with covered exams, frames, lenses, contacts and more.</p>	<ul style="list-style-type: none"> <li>• Standard 4-year rate guarantee on 10+ enrolled life groups (2-year guarantee on first-time buyers)</li> <li>• Groups with as few as two enrolled</li> <li>• Rates based on participation</li> <li>• In- and out-of-network benefits</li> <li>• Flexible allowances and co-pays</li> <li>• Additional discounts at special optical locations</li> <li>• Hearing Savings Plan included</li> </ul>	<ul style="list-style-type: none"> <li>• Plans available with First Look or EyeMed networks</li> <li>• Separate allowances and low co-pays for contact lens fitting fees</li> <li>• No co-pay on the purchase of contact lenses</li> <li>• Medically necessary contact lenses covered in full</li> <li>• Lenticular lenses covered in full, after materials co-pay</li> </ul>
<p><b>Term Life</b></p> <p>Provides money to a covered person's family if that person dies within a certain time period, or term. It can help with final arrangements, ongoing living expenses, and more.</p>	<ul style="list-style-type: none"> <li>• Various benefit levels available, either as a flat amount or a multiple of salary</li> <li>• Annual coverage increases without evidence of insurability</li> <li>• Accelerated benefits for the terminally ill up to 100%</li> <li>• Waiver of Premium provision that can align with Long Term Disability plans</li> <li>• Attained age rates</li> <li>• Coverage can be portable</li> </ul>	<ul style="list-style-type: none"> <li>• Accidental Death and Dismemberment (AD&amp;D) coverage available with optional benefits for common carrier, paralysis, and more</li> <li>• Value-added services available: Worldwide emergency travel assistance and Life Planning Financial &amp; Legal Resources</li> </ul>

## INDIVIDUAL

Employee-owned coverage that can be continued on a direct-bill basis with no health questions or change in rates when an employee leaves the company. Guaranteed issue available, subject to participation targets.

<p><b>Individual Short Term Disability</b></p> <p>Provides a portion of an employee's compensation for up to several months while they are out of work due to a covered injury, sickness or childbirth.</p>	<ul style="list-style-type: none"> <li>• Issue ages: 17-69 (64 in CA)</li> <li>• Up to 60% of gross monthly salary coverage may be offered</li> <li>• Range of elimination and benefit periods</li> <li>• Waiver of Premium provision</li> <li>• No offsets at claim time</li> <li>• Guaranteed renewable to age 72</li> </ul>	<ul style="list-style-type: none"> <li>• Employer-elected Mental Illness rider, which provides a disability benefit equal to 50% of the policy benefit amount</li> </ul>
<p><b>Whole Life</b></p> <p>Provides money to a covered person's family if that person dies, to help them with ongoing expenses. Rather than ending after a certain time period, this coverage can last a person's whole life.</p>	<ul style="list-style-type: none"> <li>• Issue ages: 15-80</li> <li>• Can pay all years or elect fully paid-up benefit policy at age 70 (for issue ages 15-50)</li> <li>• Premiums are guaranteed level, based on the insured's age at policy issue and do not increase due to age</li> <li>• No physical exams required; health questions may be asked</li> <li>• Rates are unisex and tobacco-distinct for employees and spouses</li> <li>• Living Benefit Option rider is included for no extra premium on all policies.</li> </ul>	<ul style="list-style-type: none"> <li>• Family coverage options available as either standalone policies or term riders for spouse and children</li> <li>• Employer-elected, tax-qualified Long Term Care (LTC) rider allows the policy owner to access the death benefit if the insured individual has been receiving long term care for 90 days and requires nursing home care, assisted living care, home health care or adult day care</li> <li>• Employer-elected Accidental Death Benefit rider</li> <li>• Employer-elected/employee-optional 20-year employee level term rider allows employees to increase their base policy amount by 50%</li> </ul>

## MULTI-LIFE

Guaranteed standard issue available to employees when minimum participation requirements are met. Issue ages: 18-70.

### Individual Disability Insurance

When employees get hurt or sick and can't work, the income they depend on can disappear. Long Term Disability Insurance is essential, but may provide benefits well below high-earning employees' actual take-home pay. Individual Disability Insurance helps by protecting more of the income that protects everything they've worked for.

#### PRODUCT FEATURES

- "Your occupation" definition of total disability for 24 months; option for full benefit period coverage
- Benefit periods of 2 or 5 years, to age 65 or 67
- Residual disability benefit for the life of the contract
- Work incentive benefit for 3 months with the option for 6 or 12 months
- Recovery benefit while rebuilding income
- Policies are non-cancellable to age 65 or 67
- 24 months mental disorder coverage with an employer-paid option to extend to the duration of the benefit period

#### OPTIONS

- Catastrophic Disability benefit
- Cost-of-living adjustments: 3% fixed or 2% to 7% CPI(U) adjustable
- Guaranteed right to purchase increase
- LTD insurability allows for coverage increase
- Serious Illness benefit lump sum payment of 20 times the base benefit, up to \$100,000
- Voluntary suspension of premium payments for up to one year due to unemployment; no coverage during suspension

MORE

To learn more about Unum's employee-paid benefits, including current state availability, please contact your local Unum representative. Or visit us online at [unum.com](http://unum.com).

#### Not all services are available in all states.

\* The wellness benefit is a description of the filed Be Well Benefit or the Wellness Benefit that appears in Critical Illness, Accident, and Hospital policies.

\*\* Severe Disability Impairment benefit is a description of the filed product offering which appears in the Long Term Disability policy as the Disability Plus® rider.

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Dental plans are marketed by Unum, and administered and underwritten by Starmount Life Insurance Company, Baton Rouge, LA.

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