

Portfolio of benefit plans

Product offering	Funding options	Availability (minimum eligible lives)
Disability insurance		
Group Short Term Disability Insurance	Employer paid	2+*
	Employee paid	10+
	Shared funding	2+
Group Long Term Disability Insurance	Employer paid	2+
	Employee paid	10+
	Shared funding	2+
Individual Short Term Disability Insurance	Employee paid	10+
Individual Disability Insurance	Employer paid	3+
	Employee paid	3+
	Shared funding	3+
Life insurance		
Group Term Life Insurance	Employer paid	2+
	Employee paid	10+
	Shared funding	2+
Group Term Life and AD&D Insurance	Employer paid	2+
	Employee paid	10+
	Shared funding	2+
Individual Term Life Insurance	Employee paid	10+
Whole Life Insurance	Employee paid	10+

Product offering	Funding options	Availability (minimum eligible lives)
Supplemental health insurance**		
Group Accident Insurance	Employee paid	10+
Individual Accident Insurance	Employee paid	10+
Group Critical Illness Insurance†	Employer paid	10+
	Employee paid	10+
Individual Critical Illness Insurance	Employee paid	10+
Group Hospital Indemnity Insurance	Employee paid	10+
Cancer Insurance	Employee paid	10+
Dental insurance††		
Passive PPO Dental Insurance	Employer paid	2+
	Employee paid	2+
	Shared funding	2+
Active PPO Dental Insurance	Employer paid	10+
	Employee paid	10+
	Shared funding	10+
Vision Insurance#		
Active PPO Vision Insurance	Employer paid	2+
	Employee paid	2+
	Shared funding	2+
Medical Stop Loss Insurance		
Specific Coverage	Employer paid	100+
Specific & Aggregate Coverage	Employer paid	100+

Service offering	Availability
HR®/BenefitAnswersNow™	A regularly updated online library of HR compliance and benefits information that includes federal and state employment laws, which is available to group long term disability customers with 10 to 1,999 employees.
Full-service benefit communication and enrollment	One-on-one or Web-based enrollments, customized communication tools and educational services, and local support from expert benefit representatives. Included with voluntary products. Fees may apply with other products.
FMLA and state leave management	Technical expertise and resources for effective coordination of disability claims and employee absences in compliance with state and federal leave laws. Fee for service for group long term and short term disability customers with 100+ employees.
Claim & Leave InSight	Web-based reporting system that provides up-to-the-minute information on employee claims and leaves. Available for customers who have 100+ employees and at least one of the following: Leave Management Services, Short Term Disability, Long Term Disability, or Group Life Insurance.
Self-insured claims management	A suite of fee-based services that can help simplify claim administration for employers with short term disability and/or dental.##

Service offering	Availability
Secure Web services	With just a click, group customers can review billing, submit payments, report employee changes, download forms and view claims status.
Work-life balance EAP	Help for employees and their families, in person or by phone, with daily conflicts or more serious issues such as depression and substance abuse. Included with group long term disability. Available with group life.
Worldwide emergency travel assistance program	24/7 access to medical resources, prescription replacement and transportation assistance. For employees, their spouses and children who travel 100 miles or more from home, for business ¹ or pleasure. Available with group long term and short term disability and life.
Life Planning Financial & Legal Resources	Financial & legal planning and counseling for life insurance beneficiaries and for covered employees and spouses who are terminally ill. Included with all group life plans.
Stay-at-work and return-to-work programs	Development of lost-time management and productivity programs. Fee for service.
Health Resource Connects	Benefits specialists available to educate disabled employees about their company's health management program and connect them with the appropriate resources. Available for short term disability customers with 2,000+ employees. Fee for service.

* In California, Hawaii and Rhode Island, 10 or more eligible lives required. In Michigan, 5 or more eligible lives required. Subject to Underwriting approval, less than 10 eligible lives is available on statutory plans in New Jersey.

** These are limited policies. Minimum lives requirement may vary by state or specific offer parameters..

† In North Carolina, product sold as Group Specified Disease Insurance.

†† Dental insurance is not available in all jurisdictions. Dental plans are marketed by Unum, and administered and underwritten by Starmount Life Insurance Company.

Vision plans are marketed by Unum, administered and underwritten by Starmount Life Insurance Company.

Unum Life Insurance Company of America administers claims for self-insured short term disability plans. 250+ employees for STD and 500+ for Dental

¹ A spouse traveling on business for his or her employer is not covered by this policy.

HRAnswersNow® and BenefitAnswersNow™ are provided by CCH. Worldwide emergency travel assistance services are provided by Assist America, Inc. Life Planning Financial & Legal Resources services and 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.

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 policies or your Unum representative for specific provisions and details of availability.

Insurance products (other than dental and vision) are underwritten by:
Unum Life Insurance Company of America, Portland, ME;
Provident Life and Accident Insurance Company, Chattanooga, TN

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