



If you have an accident, will it hurt your bank account too?

Unum's voluntary accident insurance gives you something to fall back on.

Life can take a tumble.

With a full-time job and three rambunctious kids, Marsha's a busy woman. And as a single mom, she's also thrifty. So if her kids break something other than a window, she doesn't want an injury to break her bank account as well.

Benefits that pay for covered accidents while you are on the road to recovery

Unum's coverage provides a lump sum benefit based on the type of injury (or covered incident) you sustain or the type of treatment you need.

Examples of covered injuries include:

- o broken bones
- o burns
- o torn ligaments
- o concussion
- o eye injuries
- o ruptured discs
- o cuts repaired by stitches

Some covered expenses include:

- o emergency room treatment
- o doctor office visit
- o hospitalization
- o physical therapy

See schedule of benefits for full list of covered injuries and expenses.

How to apply

To learn more, watch for information from the APW-ABA.

Who's at risk?

- o Every 10 minutes almost 500 people will suffer disabling injuries in the United States.¹
- o About two-thirds of disabling injuries suffered by American workers are not work-related, and therefore not covered by workers' compensation.²



An illustrative example of how accident coverage can help you with your expenses**

40-year-old claimant

Accident: Fall at home
 Injury: Broken toe and ACL tear (knee ligament injury)

Out-of-pocket expenses incurred:

\$100 emergency room copay
 \$250 deductible
 \$750 copay for surgery (\$3,750 x 20%)
 \$150 copay for 10 physical therapy visits
Total out-of-pocket expenses: \$1,250

Benefits paid:

\$150 emergency room copay
 \$100 appliance (knee brace)
 \$100 fractured toe
 \$400 surgical ligament tear repair
 \$ 50 follow-up appointment
 \$150 for six physical therapy sessions
Total benefit paid under policy: \$950

**Costs of treatment and benefit amounts may vary.

Get the coverage you need.

Choose the coverage that's right for you. Your accident insurance plan can provide benefits for covered accidents that occur on and off the job. Accident insurance is offered to all eligible employees ages 17 to 80³ who are eligible APW-ABA Members, Associate Members, and Retirees, all working for hire or volunteering at least 20 hours per week and actively at work at the time of application. You decide if it's right for you or your family.

Five reasons to buy this coverage at work

1. No health questions to answer. If you apply, you automatically receive this base plan.
2. You own the policy so you can keep it even if you leave the company or retire. Unum will bill you directly for the same premium amount.
3. Coverage becomes effective on the first day of the month in which payroll deductions begin.
4. Your base coverage is guaranteed renewable for life.
5. Premiums are conveniently deducted by due check off or by bank draft for retirees.

Available family coverage

Who can have it?	
Spouse coverage	Ages 17 to 80, if actively at work or not disabled ⁴
Child coverage	Available to eligible children, stepchildren, and legally adopted children, ages 14 days until their 25th birthday, who are not disabled and/or married. ⁵

My accident coverage

Coverage plan chosen: _____

Cost per pay period: \$ _____

Date deductions begin: ____/____/____

(For your records — complete during your enrollment)



THIS IS A LIMITED POLICY.

In Vermont, insured individuals must be covered by comprehensive health insurance before applying for accident insurance. The policy is non-cancelable in MA.

^{1,2} National Safety Council, "Injury Facts," 2009 edition.

^{3,4} In California, coverage is issued to eligible employees ages 17 to 64.

⁵ In New York, child coverage is available to eligible children, stepchildren, and legally adopted children, ages newborn until their 24th birthday, who are not disabled and/or married.

This base policy provides Accident insurance only. It does not provide basic hospital, basic medical or major medical insurance as defined by the New York State insurance department. The expected benefit ratio for this policy is 50%. This ratio is the portion of future premiums which the company expects to return as benefits, when averaged over all people with this policy. Important notice — The base policy does not provide coverage for sickness.

This 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 that may affect any benefits payable. For complete details of coverage and availability, please refer to Policy Forms L-21762 and FUL-21762 and contact your Unum representative.

Underwritten by: Provident Life and Accident Insurance Company, Chattanooga, Tennessee
In New York, underwritten by: First Unum Life Insurance Company, New York, New York

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