

# Could you pay your bills if you have an accident and become disabled?

An Accident-only Disability Income Rider can help.

You work hard during the week and play hard over the weekend. If you take a tumble while cleaning the gutters or take a hit playing flag football, you could suffer a disabling injury and be unable to work. Could you meet your expenses?



## Who's at risk?

- Most injuries are not work-related, and therefore not covered by workers' compensation.<sup>1</sup>
- Every 10 minutes, more than 700 Americans suffer an injury severe enough to seek medical help.<sup>2</sup>

**How to apply** ) To learn more watch for information from your employer.

If you have applied for Unum's Accident Insurance policy, you can choose additional coverage through the Accident-only Disability Income Rider. This rider can help protect a portion of your paycheck if you become disabled as a result of a covered off-the-job accident.

## Here's how it works

- Coverage is offered to all eligible employees ages 17 to 67 who are eligible APW-ABA Members and Associate Members, all working for hire or volunteering at least 20 hours per week and actively at work at the time of application.
- You may choose benefit amounts between \$400 and \$1,500 per month, in \$100 increments, up to a maximum of 40% of your monthly income.
- Benefits are payable for covered accidents occurring off the job.
- Spouses are eligible for a flat \$500 monthly benefit.
- Coverage is offered on a guaranteed issue basis, which means the employee isn't required to answer any medical questions.
- After the coverage effective date, there is no elimination period or waiting period before benefits are eligible for payment.
- Benefits are paid for six or 12 months, depending on the plan design selected by your employer.
- Coverage terminates at age 72.
- This rider is available to you for an additional cost.
- Once you receive your policy, you can call Unum directly with any questions you may have about your policy or rider. Just call 800-635-5597.

## THIS RIDER PROVIDES LIMITED BENEFITS.

This rider is not available in CT or NY.

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. See the actual policy or your Unum representative for specific provisions and details of availability.

Underwritten by: Provident Life and Accident Insurance Company, Chattanooga, Tennessee

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FOR EMPLOYEES

<sup>1,2</sup> National Safety Council, *Injury Facts* (2014).

Employees must be U.S. citizens or legally authorized to work in the U.S. to receive coverage. Spouses and dependents must reside in the U.S. to receive coverage.

Eligible employees must be actively at work to apply for coverage. Being actively at work means on the day the employee applies for coverage, the individual must be working at one of his/her company's business locations, or the individual must be working at a location where he/she is required to represent the company. If applying for coverage on a day that is not a scheduled workday, the employee will be considered actively at work as of his/her last scheduled workday. Employees are not considered actively at work if they are on a leave of absence.