

# 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's 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.<sup>1</sup>
- o About two-thirds of disabling injuries suffered by American workers are not work-related, and therefore not covered by workers' compensation.<sup>2</sup>



## 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 co-pay  
\$250 deductible  
\$750 co-pay for surgery (\$3,750 x 20%)  
\$150 co-pay for 10 physical therapy visits

**Total out-of-pocket expenses: \$1,250**

### Benefits paid:

\$150 emergency room visit  
\$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 80\*\* 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 from your paycheck.

## Available family coverage

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

## 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.

\*\*In California, coverage is issued to eligible employees ages 17 to 64.

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

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 Department of Financial Services. 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.

Employees must be a U.S. citizen or legally authorized to work in the U.S. to receive coverage. Spouses and dependents must live in the U.S. to receive coverage

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

In New York, underwritten by: First Unum Life Insurance Company, New York, New York

Unum complies with all state civil union and domestic partner laws when applicable.

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