



Because accidents can

HAPPEN

in a heartbeat

Supplemental accident insurance

“An accident won’t happen to me.”



The reality is, accidents do happen and most occur close to home— not at work.¹

Your child’s adventures with tree climbing or skateboarding might result in a trip to the hospital emergency room.

You may injure your back cleaning out the rain gutters on your home and find you need surgery and physical therapy.

Your health insurance only goes so far. UnumProvident’s accident insurance can help with out-of-pocket expenses such as:

- hospitalization deductible and co-insurance
- physician co-pays
- physical therapy
- hospital intensive care
- transportation
- lodging

UnumProvident’s accident insurance covers a wide range of injuries and qualifying events. The benefits are designed to help pay for high, out-of-pocket costs that may not be covered by traditional health insurance. Your accident insurance plan provides benefits for covered accidents that occur off the job, and may include coverage for on-job accidents, depending on the plan chosen by your employer. Ask your benefit representative for details.

UnumProvident’s supplemental accident insurance

You have a choice

Accident insurance is available for you, as well as your family. You may cover one person, or your entire family. With a variety of family coverage options, the choice is yours.

Who can apply

Available for:

- Employees age 17 to 80 who are actively at work² for a minimum of 20 hours per week are eligible to apply.³
- Spouses age 17 to 80 are eligible to apply if they are not disabled.³
- Dependent children of the employee who are between 14 days and 24 years old are eligible if they are not disabled.

Lump sum benefit

You will receive a predefined benefit based on the injury and qualifying event. *See Schedule of Benefits.*

No health questions required

You will not have to answer any health questions for the base coverage. If you apply, you will automatically receive this coverage.

Coverage effective date

Your coverage becomes effective on the first day of the month in which payroll deductions begin.

Convenient payroll deduction

Since this insurance is made available to you through your employer, premiums are conveniently paid through payroll deduction.

Coverage is guaranteed renewable

Your base coverage is guaranteed renewable for life as long as the premiums are paid on time. This means the policy provisions cannot be changed.

You own the policy

Coverage is individually owned, which means you own your policy and can take it with you if you leave the company for any reason. Should you leave and decide to keep your policy, UnumProvident will bill you directly at home at the same premium rate.

We’re here for you

Once you receive your policy, you can call UnumProvident directly with any questions you may have. Just call 1-800-635-5597.

Optional rider for hospitalization confinement due to a covered sickness⁴

- \$100 per day for you or your covered spouse. \$75 per day for children.⁵
- Rider coverage is available to, and must match, those who are covered by the base accident insurance plan.
- You (and your spouse, if applicable) will be required to answer certain health questions when applying for this rider.

Schedule of Benefits

Accident/Injury	Benefit Amount	Accident/Injury	Benefit Amount
Accidental death		Fractures	
employee	\$25,000	open	up to \$5,000
spouse	\$10,000	closed	up to \$2,500
child	\$5,000	chips	25% of closed amount
The accidental death benefit doubles if the insured is injured as a fare-paying passenger on a common carrier. Employee – \$50,000; Spouse – \$20,000; Child – \$10,000		Hospital admission (per admission)	\$750
Ambulance	\$100	Hospital confinement (per day up to 365 days)	\$200
air ambulance	\$500	Hospital intensive care unit (per day up to 15 days)	\$400
Appliance	\$100	Knee cartilage (torn)	\$500
Blood, plasma and platelets	\$300	exploratory	\$100
Burns		Laceration	\$25-\$400
Flat amount for 2nd degree for 36% or more of body	\$750	Lodging (per night up to 30 days)	\$100
3rd degree for 36% or more of body, 9-34 sq. in.	\$1,500	Loss of finger, toe, hand, foot or sight of an eye	
35 or more sq. in.	\$10,000	Loss of both hands, feet, sight of both eyes, or any combination of two or more losses	\$15,000
skin grafts	25% of burn benefit	Loss of one hand, foot or sight in one eye	\$7,500
Catastrophic accident loss of use of sight, hearing, speech, arms or legs (exceptions for PA, NJ and VT noted below)		Loss of two or more fingers, toes or any combination of two or more losses	\$1,500
employee <65 years	\$100,000	Loss of one finger or toe	\$750
spouse or child <65 years	\$50,000	Physical therapy (6 treatments)	\$25 per treatment
age 65-69	Amount reduced 50%	Prosthetic device or artificial limb	
age 70+	Amount reduced 75%	one	\$500
Concussion	\$100	more than one	\$1,000
Dental work, emergency		Ruptured disc	\$400
extraction	\$50	Surgery benefit (open abdominal, thoracic)	\$1,000
crown	\$150	exploratory	\$100
Dislocations		Tendon/ligament and rotator cuff	
open	up to \$4,000	repair of one	\$400
closed	up to \$2,000	repair of more than one	\$600
Doctor's office initial visit	\$50	exploratory only	\$100
Emergency room treatment (includes X-rays)	\$150	Transportation (100+ miles up to 3 trips)	\$300
Eye injury requires surgery or removal of foreign body	\$200		
Follow-up treatment for accident initial follow-up visit	\$50		

Benefits may vary by state. For CO, FL, NH and WA, please refer to the state-specific forms for benefit variations.

Catastrophic accident benefit exceptions: Catastrophic accident benefits are payable after fulfilling a 365-day elimination period. See policy for details. In PA, NJ, and VT, the benefit is paid immediately upon written proof of loss. Sight, hearing and speech are not covered.

Family coverage chosen:

Optional rider applied for:

Total cost of coverage applied for:

Date of first payroll deduction*:

* If coverage applied for is approved by UnumProvident

¹ "Injury Facts," National Safety Council, 2004, p. 24.

² Being "actively at work" means that on the day you apply for coverage, you are working at one of your company's business locations, or you are working at a location where you are required to represent your company. If you are applying for coverage on a day that is not one of your scheduled workdays, then you will be considered actively at work if you meet this definition as of your last scheduled workday. You are not considered actively at work if your normal duties are limited or altered due to your health, or if you are on a leave of absence.

³ Maximum issue age in CA is 64.

⁴ This rider includes a 12 month pre-existing condition provision and a nine-month pregnancy exclusion. The employee will receive the plan and coverage amount applied for on the application, unless it is determined to be unacceptable under UnumProvident's rules, limits or standards. In such event, the plan may be modified or declined.

⁵ Employees and spouses between the ages of 17 and 64 are eligible to apply. All dependent children ages 14 days to 24 years are eligible for coverage. 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 UnumProvident representative for specific provisions and details of availability.

This information is not intended to be a complete description of the insurance coverage available and some coverage options may not be available in all states. For complete details of coverage, please refer to Policy Form L-21762.

In Vermont, insureds must be covered by comprehensive health insurance before applying for Accident insurance.

Underwritten by the following subsidiary of UnumProvident Corporation:

Provident Life and Accident Insurance Company
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