



Because accidents can

HAPPEN

in a heartbeat

Supplemental accident insurance

FOR USE IN CO, FL, NH, WA.

“An accident won’t happen to me.”



For more information on our full-service benefit communication and enrollment solutions, contact your UnumProvident representative.

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 land them in the hospital emergency room.

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

Ask yourself, are you prepared for the extra expenses that result from a sudden accident?

Your health insurance only goes so far. UnumProvident’s affordable accident insurance can help your family cover these out-of-pocket expenses.

The advantages of our accident insurance

Plan benefits

The plan offers benefits for a wide range of injuries and qualifying events such as hospitalization, physical therapy, hospital intensive care, transportation, lodging and more. These benefits are designed to help pay for high, out-of-pocket costs that may not be covered by traditional health insurance.

Your policy may also include benefits for on-job accidents, depending on the plan chosen by your employer. Ask your benefits representative for details.

You have a choice

Accident insurance is available for you, as well as your family. The choice is yours.

Who can apply

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

Optional rider for hospitalization due to sickness

This rider pays \$100 per day if you (or your covered spouse) are confined to a hospital due to a covered sickness.

- Employees and spouses between the ages of 17 and 67 are eligible to apply.
- Children ages 14 days to 24 years are eligible for coverage (\$75 per day).
- 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.³

Convenience of 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 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 your 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.

Coverage effective date

To obtain coverage, simply complete the application. Your coverage becomes effective on the first day of the month in which payroll deductions begin. You 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 and coverage amount may be modified or declined.

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.



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

Base plan is an accident-only policy.

¹ "Injury Facts," National Safety Council, 2005 - 2006, p. 23.

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 This rider includes a 12-month pre-existing condition provision and a nine-month pregnancy exclusion. Benefits may be payable up to 30 days for hospital confinement due to a covered sickness. 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.

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.

Underwritten by the following subsidiary of UnumProvident Corporation:

Provident Life and Accident Insurance Company
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