Accident Insurance can pay you money for covered accidental injuries and their treatment.

How does it work?
Accident Insurance can pay a set benefit amount based on the type of injury you have and the type of treatment you need. It covers accidents that occur on and off the job. And it includes a range of incidents, from common injuries to more serious events.

Why is this coverage so valuable?
- It can help you with out-of-pocket costs that your medical plan doesn’t cover, like co-pays and deductibles.
- You’re guaranteed base coverage, without answering health questions.
- The cost is conveniently deducted from your paycheck.
- You can keep your coverage if you change jobs or retire. You’ll be billed directly.

Who can get coverage?

<table>
<thead>
<tr>
<th>You</th>
<th>If you’re actively at work*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your spouse</td>
<td>Can get coverage as long as you have purchased coverage for yourself.</td>
</tr>
<tr>
<td>Your children</td>
<td>Dependent children from birth until their 26th birthday, regardless of marital or student status.</td>
</tr>
</tbody>
</table>

*Employees must be legally authorized to work in the United States and actively working at a U.S. location to receive coverage. Spouses and dependent children must reside in the United States to receive coverage.

How much does it cost?

<table>
<thead>
<tr>
<th>Your monthly premium</th>
<th>Option 1</th>
</tr>
</thead>
<tbody>
<tr>
<td>You</td>
<td>$15.52</td>
</tr>
<tr>
<td>You and your spouse</td>
<td>$24.84</td>
</tr>
<tr>
<td>You and your children</td>
<td>$27.74</td>
</tr>
<tr>
<td>Family</td>
<td>$37.06</td>
</tr>
</tbody>
</table>

Active employment: You are considered in active employment if, on the day you apply for coverage, you are being paid regularly for the required minimum 30 hours each week and you are performing the material and substantial duties of your regular occupation. Insurance coverage will be delayed if you are not in active employment because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective. New employees have a 30 day waiting period to be eligible for coverage. Please contact your plan administrator to confirm your eligibility date.

If enrolling, and eligible for Medicare (age 65+, or disabled) the Guide to Health Insurance for People with Medicare is available at www.medicare.gov/media/9486.

What’s included?

Be Well Benefit
Every year, each family member who has Accident coverage can also receive $50 for getting a covered Be Well screening test, such as:
- Annual exams by a physician include sports physicals, well-child visits, dental and vision exams
- Screenings for cancer, including pap smear, colonoscopy
- Cardiovascular function screenings
- Screenings for cholesterol and diabetes
- Imaging studies, including chest X-ray, mammography
- Immunizations including HPV, MMR, tetanus, influenza
## Accident Insurance – Schedule of Benefits

### Accidental Death and Dismemberment

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Employee</th>
<th>Spouse</th>
<th>Children</th>
</tr>
</thead>
<tbody>
<tr>
<td>ACCIDENTAL DEATH &amp; DISMEMBERMENT</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AD&amp;D</td>
<td>$25,000</td>
<td>$12,500</td>
<td>$6,250</td>
</tr>
<tr>
<td>Common Carrier Benefit</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Benefit can pay if the insured individual is injured as a fare-paying passenger on a common carrier (examples include mass transit trains, buses and planes)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee</td>
<td>$25,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Spouse</td>
<td>$12,500</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Children</td>
<td>$6,250</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Injuries

#### Concussion
- Concussion: $200

#### Connective Tissue Damage
- One Connective Tissue (tendon, ligament, rotator cuff, muscle): $90
- Two or more Connective Tissues (tendon, ligament, rotator cuff, muscle): $150

#### Dislocations
- Knee joint (other than patella): $1,300
- Ankle bone or bones of the foot (other than toes): $1,300
- Hip joint: $2,625

#### Collarbone (sternoclavicular)
- $650

#### Elbow joint
- $400

#### Hand (other than Fingers)
- $400

#### Lower Jaw
- $400

#### Shoulder
- $400

#### Wrist joint
- $400

#### Collarbone (acromioclavicular and separation)
- $250

#### Finger or Toe (Digit)
- $125

#### Kneecap (patella)
- $400

#### Incomplete Dislocation - Payable as a % of the applicable Dislocations benefit
- 25%

#### Eye Injury
- $200

#### Fractures
- Skull (except bones of Face or Nose), Depressed: $3,500
- Hip or Thigh (femur): $2,625
- Skull (except bones of Face or Nose), Non-depressed: $1,750

#### Vertebral Processes, body of (other than Vertebral Processes)
- $1,050

#### Leg (mid to upper tibia or fibula)
- $1,050

#### Pelvis
- $1,050

#### Bones of the Face or Nose (other than Lower Jaw, Mandible or Upper Jaw, Maxilla)
- $525

#### Upper Arm between Elbow and Shoulder (humerus)
- $525

#### Upper Jaw, Maxilla (other than alveolar process)
- $525

#### Ankle (lower tibia or fibula)
- $350

#### Collarbone (clavicle, sternum) or Shoulder Blade (scapula)
- $350

#### Foot or Heel (other than Toe)
- $350

#### Forearm (olecranon, radius, or ulna), Hand, or Wrist (other than Fingers)
- $350

#### Kneecap (patella)
- $350

#### Lower Jaw, Mandible (other than alveolar process)
- $350

#### Vertebral Processes
- $350

#### Rib
- $350

#### Tailbone (coccyx), Sacrum
- $350

#### Finger or Toe (Digit)
- $175

#### Chip Fracture - Payable as a % of the applicable Fractures benefit
- 25%

#### Same bone maximum incurred per accident
- 1 Fracture

#### Maximum payable multiplier for multiple bones
- 2 Times

#### Internal Injuries
- Internal Injuries: $200

#### Lacerations
- No Repair: $35
- Repair Less than 2 inches: $100
- Repair At least 2 inches but less than 6 inches: $200
- Repair 6 inches or greater: $400

#### Loss of a Digit
- One Digit (other than a Thumb or Big Toe): $500
- One Digit (a Thumb or Big Toe): $750

#### Two or more Digits
- $1,000

#### Knee Cartilage
- Knee Cartilage (Meniscus) Injury: $100

#### Ruptured or Herniated Disc
- One Disc: $120
- Two or more Discs: $200

#### At-Home Care
- $75

#### Physician Follow-Up Visits
- $50

#### Physician Follow-Up Maximum Visits
- 2 Visits

#### Prescription Drug
- $25

#### Prescription Benefit Incidence per covered accident
- 1 Per Insured

#### Rehabilitation or Subacute Rehabilitation Unit
- $50

#### Therapy Services (chiro, speech, PT, occ)
- $15

#### Therapy Services Maximum Days
- 15 Days

#### Surgery
- Dislocations
<table>
<thead>
<tr>
<th>Surgery</th>
<th>Treatment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dislocation, Surgical Repair - Payable as a % of the applicable Injury benefit 100%</td>
<td>Tier 2 (bedside commode, cold therapy system, crutches) $75</td>
</tr>
<tr>
<td>Anesthesia</td>
<td>Tier 3 (back brace, body jacket, continuous passive movement, electric scooter) $150</td>
</tr>
<tr>
<td>Epidural or Regional Anesthesia $60</td>
<td>Emergency Dental Repair</td>
</tr>
<tr>
<td>General Anesthesia $150</td>
<td>Dental Crown $300</td>
</tr>
<tr>
<td>Connective Tissue</td>
<td>Dental Extraction $100</td>
</tr>
<tr>
<td>Exploratory without Repair $75</td>
<td>Filling or Chip Repair $75</td>
</tr>
<tr>
<td>Repair for One Connective Tissue $600</td>
<td>Imaging</td>
</tr>
<tr>
<td>Repair for Two or more Connective Tissues $900</td>
<td>Tier 1: X-rays or Ultrasound $50</td>
</tr>
<tr>
<td>Eye Surgery, Requiring Anesthesia $200</td>
<td>Tier 2: Bone Scan, CAT, CT, EEG, MR, MRA, or MRI $100</td>
</tr>
<tr>
<td>Fractures</td>
<td>Medical Imaging Incidence allowance covered accident per Tier 1 Per Insured Per Tier</td>
</tr>
<tr>
<td>Fractures, Surgical Repair - Payable as a % of the applicable Injury benefit 100%</td>
<td>Lodging</td>
</tr>
<tr>
<td>Surgical Repair same bone maximum incurred per accident 1 Fracture</td>
<td>Lodging (per night) $100</td>
</tr>
<tr>
<td>Surgical Repair same bone maximum payable multiplier for multiple bones 2 Times</td>
<td>Prosthetic Device</td>
</tr>
<tr>
<td>General Surgery</td>
<td>One Device or Limb $500</td>
</tr>
<tr>
<td>Abdominal, Thoracic, or Cranial $1,000</td>
<td>Two or more Devices or Limbs $1,000</td>
</tr>
<tr>
<td>Exploratory</td>
<td>Skin Grafts</td>
</tr>
<tr>
<td>Exploratory without Repair $75</td>
<td>For Burns - Payable as a % of the applicable Burn benefit 50%</td>
</tr>
<tr>
<td>Incidence per covered accident 1 Per Insured</td>
<td>Not Burns - Less than 20% of skin surface $125</td>
</tr>
<tr>
<td>Hernia Surgery</td>
<td>Not Burns - 20% or greater of skin surface $250</td>
</tr>
<tr>
<td>Hernia Surgery $100</td>
<td>Treatment</td>
</tr>
<tr>
<td>Knee Cartilage</td>
<td>Emergency Room Treatment $150</td>
</tr>
<tr>
<td>Knee Cartilage (Meniscus) Exploratory without Repair $100</td>
<td>Injections to Prevent or Limit Infection (tetanus, rabies, antivenom, immune globulin) $50</td>
</tr>
<tr>
<td>Knee Cartilage (Meniscus) with Repair $500</td>
<td>Pain Management Injections (epidural, cortisone, steroid) $50</td>
</tr>
<tr>
<td>Outpatient Surgical Facility</td>
<td>Transfusions $300</td>
</tr>
<tr>
<td>Outpatient Surgical Facility $200</td>
<td>Transportation (per trip) $75</td>
</tr>
<tr>
<td>Ruptured or Herniated Disc Surgery</td>
<td>Treatment in a Physician’s Office or Urgent Care Facility (initial) $75</td>
</tr>
</tbody>
</table>
See Schedule of Benefits for a complete listing of what is covered.

**Effective date of coverage**
Coverage becomes effective on the first day of the month in which payroll deductions begin.

**Exclusions and limitations**
We will not pay benefits for a claim that is caused by, contributed to by, or occurs as the result any of the following:
- committing or attempting to commit a felony;
- being engaged in an illegal occupation or activity;
- injuring oneself intentionally or attempting or committing suicide, whether sane or not;
- active participation in a riot, insurrection, or terrorist activity. This does not include civil commotion or disorder, Injury as an innocent bystander, or injury for self-defense;
- participating in war or any act of war, whether declared or undeclared;
- combat or training for combat while serving in the armed forces of any nation or authority, including the National Guard, or similar government organizations;
- a Covered Loss that occurs while an Insured is legally incarcerated in a penal or correctional institution;
- elective procedures, cosmetic surgery, or reconstructive surgery unless it is a result of trauma, infection, or other diseases;
- any Sickness, bodily infirmity, or other abnormal physical condition or Mental or Nervous Disorders, including diagnosis, treatment, or surgery for it;
- Infection. This exclusion does not apply when the infection is due directly to a cut or wound sustained in a Covered Accident;
- experimental or investigational procedures;
- operating any motorized vehicle while intoxicated;
- operating, learning to operate, serving as a crew member of any aircraft or hot air balloon, including those which are not motor-driven, unless flying as a fare paying passenger;
- jumping, parachuting, or falling from any aircraft or hot air balloon, including those which are not motor-driven;
- travel or flight in any aircraft or hot air balloon, including those which are not motor-driven, if it is being used for testing or experimental purposes, used by or for any military authority, or used for travel beyond the earth’s atmosphere; practicing for or participating in any semi-professional or professional competitive athletic contests for which any type of compensation or remuneration is received;
- riding or driving an air, land or water vehicle in a race, speed or endurance contest; and
- engaging in hang-gliding, bungee jumping, sail gliding, parasailing, parakiting, or BASE jumping.

The Accidental Death and Dismemberment Benefits are also subject to the following Exclusions. We will not pay benefits for a claim that is caused by, contributed to by, or resulting from any of the following:
- being intoxicated; and
- voluntary use of or treatment for voluntary use of any prescription or non-prescription drug, intoxicant, poison, fume, or other chemical substance unless taken as prescribed or directed by the Insured’s Physician

Additionally, no benefits will be paid for a Covered Loss that occurs prior to the Coverage Effective Date.

**Termination of employee coverage**
If you choose to cancel your coverage your coverage ends on the first of the month following the date you provide notification to your employer. Otherwise, your coverage ends on the earliest of the:
- the date this policy is canceled by Unum or your employer;
- the date you are no longer in an eligible group;
- the date your eligible group is no longer covered;
- the date of your death;
- the last day of the period any required premium contributions are made;
- the last day you are in active employment.

However, as long as premium is paid as required, coverage will continue
- in accordance with the Continuation of your Coverage during Absences provision; or
- if you elect to continue coverage for you, your Spouse, and Children under Portability of Accident Insurance.

We will provide coverage for a Payable Claim that occurs while you are covered under this certificate.

**Accident Insurance**
This is a LIMITED BENEFITS POLICY.
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 which may affect any benefits payable. For complete details of coverage and availability, please refer to Policy Form GAP16-1 et al. or contact your Unum representative.

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

Underwritten by:
Unum Insurance Company, Portland, Maine
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