

ACCIDENT INSURANCE



Affordable accident insurance.

The choice is yours.



# The advantages of our accident insurance

“An accident won’t  
happen to me.”

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

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.

## Plan benefits

The plan covers a wide range of injuries and accident-related expenses 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 accident insurance plan can provide benefits for covered accidents that occur both on and off the job.

## Choice

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

## Eligibility

- Employees age 17 to 80 who are actively at work<sup>2</sup> for a minimum of 20 hours per week are eligible to apply.<sup>3</sup>
- Spouses age 17 to 80 are eligible to apply if they are not disabled.<sup>3</sup>
- Dependent children of the employee who are from 14 days to 24 years old are eligible if they are not disabled.

## Optional rider for hospitalization due to sickness

This rider pays \$100 per day if you or your covered spouse is confined to a hospital due to a covered sickness.<sup>4</sup>

- Employees and spouses between the ages of 17 and 67 are eligible to apply.
- Children ages 14 days to 24 years are eligible for benefits up to \$75 per day.
- Rider coverage is available to, and must match, those that are covered by the base accident insurance plan.
- You (and your spouse, if applicable) will be required to answer certain health questions including questions about pre-existing conditions or pregnancy when applying for this rider.<sup>5</sup>

## 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<sup>6</sup> 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 on a monthly, quarterly or semi-annual basis.

## 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.

Our accident insurance offers you and your family the following benefits. Please note—benefits vary in some states. Talk to your benefits representative for complete details.

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



Accident/Injury	Benefit Amount	Accident/Injury	Benefit Amount
<b>Ambulance</b>	\$100	<b>Hospital confinement</b>	
<i>air ambulance</i>	\$500	(per day up to 365 days)	\$100
<b>Appliance</b>	\$100	<b>Hospital intensive care unit</b>	
<b>Blood, plasma and platelets</b>	\$300	(per day up to 15 days)	\$200
<b>Burns</b>		<b>Knee cartilage (torn)</b>	\$500
Flat amount for 2nd degree for 36% or more of body	\$750	exploratory	\$100
3rd degree for 36% or more of body, 9-34 sq. in.	\$1,500	<b>Laceration</b>	\$25-\$400
35 or more sq. in.	\$10,000	<b>Lodging</b>	
skin grafts	25% of burn benefit	(per night up to 30 days)	\$100
<b>Concussion</b>	\$100	<b>Loss of finger, toe, hand, foot or sight of an eye</b>	
<b>Dental work, emergency</b>		Loss of both hands, feet, sight of both eyes, or any combination of two or more losses	\$15,000
extraction	\$50	Loss of one hand, foot or sight in one eye	\$7,500
crown	\$150	Loss of two or more fingers, toes or any combination of two or more losses	\$1,500
<b>Dislocations</b>		Loss of one finger or toe	\$750
open	up to \$4,000	<b>Physical therapy (6 treatments)</b>	\$25 per treatment
closed	up to \$2,000	<b>Prosthetic device or artificial limb</b>	
<b>Doctor's office initial visit</b>	\$50	one	\$500
<b>Emergency room treatment (includes X-rays)</b>	\$150	more than one	\$1,000
<b>Eye injury</b>		<b>Ruptured disc</b>	\$400
requires surgery or removal of foreign body	\$200	<b>Surgery benefit (open abdominal, thoracic)</b>	\$1,000
<b>Follow-up treatment for accident</b>		exploratory	\$100
initial follow-up visit	\$50	<b>Tendon/ligament and rotator cuff</b>	
<b>Fractures</b>		repair of one	\$400
open	up to \$5,000	repair of more than one	\$600
closed	up to \$2,500	exploratory only	\$100
chips	25% of closed amount	<b>Transportation</b>	
<b>Hospital admission (per admission)</b>	\$250	(100 miles+ up to 3 trips)	\$300

Benefit amounts may vary by state.

### We're here for you

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

## Exclusions

We will not pay benefits on any covered person for losses that are caused by or occur as the result of:

1. war or act of war, whether declared or undeclared;
2. riding in or driving any motor-driven vehicle in a race, stunt show or speed test;
3. operating, learning to operate, serving as a crew member of or jumping, parachuting or falling from any aircraft or hot air balloon, including those which are not motor-driven; does not include flying as a fare paying passenger;
4. engaging in hang-gliding, bungee jumping, parachuting, sailgliding, parasailing, parakiting or any similar activities;
5. participating or attempting to participate in an illegal activity and/or being incarcerated in a penal institution;
6. committing or trying to commit suicide or injuring oneself intentionally, whether sane or not;
7. having any sickness or declining process caused by a sickness, including physical or mental infirmity. We also will not pay benefits to

diagnose or treat the sickness. Sickness means any illness, infection, disease or any other abnormal physical condition which is not caused by an injury;

8. practicing for or participating in any semi-professional or professional competitive athletic contests for which any type of compensation or remuneration is received; or
9. having a work related injury, unless an on-job accident coverage type is shown on the policy schedule.

## Terminations

This policy will terminate on the earliest of the following:

1. written request by you to terminate the policy;
2. failure to pay the premiums for this policy, subject to the grace period allowed; or
3. your death.

**THIS IS A LIMITED POLICY.** *Base plan is an accident-only policy.*

<sup>1</sup> "Injury Facts," National Safety Council, 2002, p. 24.

<sup>2</sup> 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.*

<sup>3</sup> Maximum issue age in CA is 64.

<sup>4</sup> Each applicant will be asked to answer certain health questions including questions about pre-existing conditions to determine eligibility.

<sup>5</sup> 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.

<sup>6</sup> In MA, the policy is non-cancellable.

*The policy or its provisions may vary or be unavailable in some states. The policy has exclusions or limitations which may affect any benefits payable. See the actual policy or your UnumProvident representative for specific provisions and details of availability.*

*UnumProvident Corporation's insuring subsidiaries comply with the California Insurance Equality Act.*

*Underwritten by the following subsidiary  
of UnumProvident Corporation:*

**Provident Life and Accident Insurance Company**

1 Fountain Square, Chattanooga, TN 37402

www.unumprovident.com

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