Employee-paid benefits





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Unum offers an array of employee-paid benefits designed to help employees deal with the financial impact of life-changing events. Supplemental health, life, dental, vision and disability insurance plans enrich a company's benefits portfolio with no direct impact to the bottom line.

Accident Insurance

Can pay money directly to a covered person who gets hurt and needs medical attention. The amount is based on the specific injury and treatment.

Product Features

- One streamlined standard benefit schedule, with ability to adjust benefit categories
- Select individual payouts can also be adjusted to align with other product offerings or employer goals
- Broad breadth of payouts to cover injuries, surgeries, follow-up care and even AD&D
- Coverage can be portable with no health questions required
- HSA compatible
- Limited benefits policy

Options

- Dual Choice plan designs available; employer selects up to two plans to offer as an employee choice
- Family coverage options; employee must be covered to add spouse and/or children
- Off-job or on- and off-job coverage
- Be Well benefit: Provides $50, $75 or $100 benefit per calendar year per covered individual for completing a routine health screening





Critical Illness Insurance*

Can pay money directly to a person who's diagnosed with a covered serious health condition like a heart attack or stroke.

Product Features

- Wide array of covered conditions available in four categories
- Covered diseases can include heart attack, stroke, major organ failure, coronary artery disease, cancer, Alzheimer's disease and more**
- Rate options: issue age or attained age
- Benefit payable for each condition, provided the diagnoses are separated by 180 days, are medically unrelated and are made after the coverage effective date
- Coverage can be portable with no health questions required
- HSA compatible
- Limited benefits policy

Options

- Options for employee choice amounts
- Spouse coverage available as a percentage of the employee amount
- Child coverage included at no additional charge with all employee certificates
- Coverage available for reoccurrence of previous diagnosed conditions
- Be Well benefit: Provides $50, $75 or $100 benefit per calendar year per covered individual for completing a routine health screening

*Critical Illness insurance may be referred to as Specified Disease Insurance in some states.

**Please refer to the certificate for complete definitions of covered conditions.

Hospital Indemnity Insurance

Can pay a daily benefit when a person is admitted to the hospital for a covered injury, illness or childbirth.

Product Features

- Several different benefit options available to complement major medical, including several HSA-compatible benefit options
- ER designed plans, Hospital Admission benefit is required. All other benefits are optional at the ER level
- Composite rate structure
- Other benefits available include ICU Admission, Daily Stay/ ICU Daily Stay, Emergency Room, Short Stay, Rehab Unit, Mental/Nervous & Substance Abuse facility, Well Child, Domestic Steerage and others
- 100% EE Paid, 100% ER Paid and Shared funding options available
- Limited benefits policy

Options

- Employer can configure the plan to align with their medical plan; employee simply selects who they want to cover
- Family coverage options; employee must be covered to add spouse and/or child coverage
- Be Well benefit: Provides $50, $75 or $100 benefit per calendar year per covered individual for completing a routine health screening



CA: Hospital Indemnity Insurance is a supplement to health insurance. It is not a substitute for essential health benefits or minimum essential coverage as defined in federal law.

NY: Hospital Indemnity Insurance does NOT provide basic medical or major medical insurance.



Term Life Insurance

Can help families with financial obligations in the case of an employee's death. In addition to daily expenses, Life Insurance can provide money to help pay for college or retirement.

Product Features

- Various benefit levels available, either as a flat amount, increments or a multiple of salary
- Option to allow annual coverage increases without evidence of insurability
- Accelerated benefits for the terminally ill up to 100%*
- Waiver of Premium provision that can align with Long Term Disability plans
- Coverage can be portable

Options

- Accidental Death and Dismemberment (AD&D) coverage available with optional benefits for common carrier, paralysis and more
- Value-added services available: Worldwide emergency travel assistance and Life Planning Financial & Legal Resources

*Accelerated death benefit payments will reduce the amount the policy pays upon the covered person's death, may affect the eligibility for public assistance programs, and may be taxable. As with all tax matters, individuals should consult a tax advisor to assess the impact of this benefit.

Whole Life Insurance

Provides money to a covered person's family if that person dies, to help them with ongoing expenses. Rather than ending after a certain time period, this coverage can last a person's whole life.

Product Features

- Issue ages: 15–80
- Can pay all years or elect fully paid-up benefit policy at age 70 (for issue ages 15–50)
- Premiums are guaranteed level, based on the insured's age at policy issue and do not increase due to age
- No physical exams required; health questions may be asked
- Rates are unisex and tobacco-distinct for employees and spouses
- Living Benefit Option rider* is included for no extra premium on all policies

Options

- Family coverage options available as either stand-alone policies or term riders for spouse and children
- Employer-elected Chronic Care Accelerated Death Benefit rider* accelerates the death benefit due to a chronic illness and does not require a specific care setting
- Employer-elected, tax-qualified Long Term Care (LTC) rider* allows the policy owner to access the death benefit if the insured individual has been receiving long-term care for 90 days and requires nursing home care, assisted living care, home health care or adult day care
- Employer-elected Accidental Death Benefit rider*
- Employer-elected/employee-optional 20-year employee level term rider allows employees to increase their base policy amount by 50%

*Any benefits payable under these options will reduce the amount the policy pays upon the covered person's death, may affect the eligibility for public assistance programs, and may be taxable. As with all tax matters, individuals should consult a tax advisor to assess the impact of this benefit.





Group Short Term Disability Insurance

Provides a portion of an employee's compensation while they are out of work due to a covered injury, sickness or childbirth.

Product Features

- Elimination periods: 0, 7, 14, 21, or 30 days
- Maximum benefit periods between 9 and 52 weeks
- Options for employee choice within employer-selected features
- Incremental benefit amounts
- 20–70% weekly income replacement, up to maximums
- Rehabilitation and return-to-work incentives
- Integrates with employee-paid Long Term Disability benefit
- Attained age rates

Options

- Value-added services: Worldwide emergency travel assistance
- FICA match for the employer
- Survivor benefits
- Portability

Individual Short Term Disability Insurance

Provides a portion of an employee's compensation while they are out of work for up to a several months due to a covered injury, sickness or childbirth.

Product Features

- Issue ages: 17–69 (64 in CA)
- Up to 60% of gross monthly salary coverage may be offered
- Range of elimination and benefit periods
- Waiver of Premium provision
- No offsets at claim time
- Guaranteed renewable to age 72

Options

- Employer-elected Mental Illness rider

Long Term Disability Insurance

Can replace part of an employee's income if they are sick or injured for an extended period of time, while helping them get back to work.

Product Features

- Options for employee choice within employer-selected features
- 20–70% monthly income replacement, up to maximums
- Incremental benefit amounts
- Options for elimination periods from 60 to 360 days
- Waiver of Premium provision
- Rehabilitation and return-to-work incentives, including dependent-care benefits
- Social Security claim advocacy program
- Integrates with employee-paid Short Term Disability benefit
- Attained age rates

Options

- Integrated Work-life balance/EAP
- Value added services available: Worldwide emergency travel assistance
- HR®/BenefitsAnswersNow™ to help manage state and federal employment law compliance
- Various benefit-duration options
- Severe Disability Impairment benefit* provides up to 80% income when two or more activities of daily living are lost
- Portability
- Residual or partial definition of disability

*Severe Disability Impairment benefit is a description of the filed product offering which appears in the Long Term Disability policy as the Disability Plus® rider.





Individual Disability Insurance

When employees get hurt or sick and can't work, the income they depend on can disappear. Long Term Disability Insurance is important, but may provide benefits well below high-earning employees' actual take-home pay. Individual Disability Insurance helps by protecting more of the income that protects everything they've worked for.

Product Features

- "Your occupation" definition of total disability for 24 months; option for full benefit period coverage
- Benefit period: 2 years, 5 years, To age 65, To age 67, To age 70
- Residual disability benefit for the life of the contract
- Work incentive benefit for 3 months with the option for 6 or 12 months
- Policies are non-cancellable to age 67 or 5 years following policy expiration date
- 24 months mental disorder coverage with an employer-paid option to extend to the duration of the benefit period
- Voluntary suspension of premium payments for up to one year due to unemployment; no coverage during suspension
- 3 month survivor benefit
- Waiver of premium

Options

- Catastrophic Disability benefit
- Cost-of-living adjustments: CPI, 3% Fixed, 2-year Deferred 3% Fixed
- LTD insurability allows for coverage increase
- Serious Illness benefit lump sum payment of 20 times the base benefit, up to $100,000
- Recovery benefit while rebuilding income
- Additional Monthly Benefit of premium payment for up to one year due to unemployment; benefits start 12 months after claims payment
- Additional Annual Benefit Rider pays annual lump sum benefit after 12-month period; total disability benefits up to a Lifetime Maximum

Dental Insurance

Provides benefits for diagnostic services, preventive care and basic services, to keep employees and their families healthy and smiling.

Product Features

- 100% coverage for preventive services
- Carryover benefits
- Additional cleaning for pregnant women in their second or third trimesters
- Pre-diagnostic testing for members 40+ years old who demonstrate risk factors for oral cancer or have suspicious lesions
- Available for as few as two enrolled
- Available with no waiting periods (10+ enrolled lives)
- Passive PPO/MAC plans or Active PPO/ MAC plans available (Active 10+ enrolled lives, not available in some states)
- Annual dental maximum benefits up to $5,000 (10+ enrolled lives)
- Takeover credit (with comparable prior dental coverage)
- Waiting periods
- Endosteal implant in lieu of conventional fixed 3-unit bridge
- Hearing Savings Plan included
- Standard features include posterior composite resins, implant coverage and no Missing Tooth exclusion.

Options

- Two additional cleanings per year (10+ enrolled lives); two additional periodontal maintenance cleanings along with the standard two regular cleanings per 12 months, not to exceed four total cleanings per 12 months
- Cosmetic Rider (50+ enrolled lives)
- Dual-Choice Plans available (minimum 5 enrolled on each option)
- Flexibility with plan designs, deductibles, annual maximums and within classification of services
- Flexible funding options, including administrative services only (ASO) (minimum 500+ enrolled lives for ASO)
- Multiyear rate guarantee available
- Lifetime deductible





Vision Insurance

Helps keep employees' eyes healthy and vision clear with covered exams, frames, lenses, contacts and more.

Product Features

- Standard 4-year rate guarantee on 10+ enrolled life groups (2-year guarantee on first-time buyers)
- Groups with as few as two enrolled
- Rates based on participation
- In- and out-of-network benefits
- Flexible allowances and co-pays
- Additional discounts at special optical locations
- Hearing Savings Plan included

Options

- Plans available with First Look or EyeMed networks
- Separate allowances and low co-pays for contact lens fitting fees
- No co-pay on the purchase of contact lenses
- Medically necessary contact lenses covered in full
- Lenticular lenses covered in full, after materials co-pay

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DENTAL AND VISION ACCESS PLANS ARE AVAILABLE. CRITICAL ILLNESS, ACCIDENT, HOSPITAL AND DENTAL INSURANCE ARE LIMITED BENEFIT POLICIES.

Not all services are available in all states.

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Accident, Critical Illness, and Hospital Insurance: Underwritten by Unum Insurance Company, Portland, ME. In NY and NJ, underwritten by Provident Life and Casualty Insurance Company, Chattanooga, TN.

Group Short Term Disability, Long Term Disability, and Term Life Insurance: Underwritten by Unum Life Insurance Company of America, Portland, ME. In NY, underwritten by First Unum Life Insurance Company, Garden City, NY.

Dental and Vision Insurance: Underwritten by Starmount Life Insurance Company, Baton Rouge, LA. In NY, underwritten by Provident Life and Casualty Insurance Company, Chattanooga, TN. EyeMed vision plans are administered by First American Administrators.

Individual Short Term Disability and Whole Life Insurance: Underwritten by Provident Life and Accident Insurance Company, Chattanooga, TN. In NY, underwritten by First Unum Life Insurance Company, Garden City, NY.

Individual Disability Insurance: Underwritten by Provident Life and Accident Insurance Company, Chattanooga, TN. In NY, underwritten by Provident Life and Casualty Insurance Company, Chattanooga, TN.

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