

# *Unum Accident Plan*

## **Group Accident Insurance**

Some features listed below may be applicable only to certain quotes and/or classes. Please see the "Plan Description" section of your Benefits and Cost Summary for specific plan details.

### **Enrollment Frequency**

#### **Any Time/Scheduled**

Newly eligible employees may apply for coverage at any time within 31 days of becoming eligible. Those applying after the first 31 days may do so only at a scheduled enrollment period. If the plan includes employee choices, employees may increase only during a scheduled enrollment period and within plan design limits.

### **Portability**

Allows an employee who has been insured under the policy to continue Group Accident coverage at group rates when; employment ends or when the policy is terminated by the policyholder and is not being replaced. An employee must apply for coverage and pay the first premium within 31 days of the continuation event.

### **Wellness Benefit**

#### **Coverage Amount \$100**

Unum will pay the Wellness Benefit once per insured per calendar year while coverage is inforce.

Wellness tests are:

- Blood test for triglycerides;
- Bone marrow aspiration or biopsy;
- CA 15-3 (blood test for breast cancer);
- CA-125 (blood test for ovarian cancer);
- CEA (blood test for colon cancer);
- Carotid Doppler;
- Chest x-ray;
- Colonoscopy;
- Echocardiogram;
- Electrocardiogram;
- Fasting blood glucose test;
- Fasting plasma glucose (FPG);
- Hemoglobin A1C(HbA1c);
- Flexible sigmoidoscopy;
- Hemocult stool analysis;
- Mammography;
- Pap smear;
- PSA (blood test for prostate cancer);
- Serum cholesterol test to determine HDL and LDL levels;
- Serum protein electrophoresis (blood test for myeloma);
- Skin cancer biopsy;
- Stress test on a bicycle or treadmill;
- Thermography;
- Thin prep pap test;
- Two hour post-load plasma glucose; or
- Virtual colonoscopy

### **New Employee Waiting Period**

This represents the period that a new employee, hired after the effective date of the plan, will have to wait to be eligible for coverage. Please see the plan description section of the Benefits and Cost Summary for the waiting period duration.

### **Present Employee Waiting Period**

This represents the period that a current employee will have to wait to be eligible for coverage. This applies only at the initial enrollment event. Please see the plan description section of the Benefits and Cost Summary for the waiting period duration.

### **Credit Prior Service**

Credit prior service allows Unum to apply a prior period of work with the Employer toward the eligibility waiting period.

## Exclusions

Unum will not pay any benefits for a claim that is caused by, contributed to by or occurs as a result of:

- participating in war or act of war, whether declared or undeclared;
- committing acts of terrorism;
- riding in or driving any motor-driven vehicle in a race, stunt show or speed test;
- 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. This does not include flying as a fare paying passenger;
- engaging in hang-gliding, bungee jumping, sailgliding, parasailing, parakiting;
- participating or attempting to participate in a felony, being engaged in an illegal occupation or being incarcerated in a penal institution;
- committing or trying to commit suicide or injuring oneself intentionally, whether sane or not;
- practicing for or participating in any semi-professional or professional competitive athletic contests for which any type of compensation or remuneration is received;
- having a work related injury
- having any sickness or declining process caused by a sickness, including physical or mental infirmity including any treatment for allergic reactions. Unum 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.

In addition to the Exclusions listed above, Unum will also not pay the Catastrophic Accidental Dismemberment or Catastrophic Accidental Loss benefit for the following injuries that are caused by or are the result of:

- an insured's being intoxicated or under the influence of any narcotic unless administered on the advice of a physician; or
- injuries to a dependent child received during the birth.

## Insured Coverage Termination

An insured's (employee or dependent) coverage under the policy will end on the earliest of:

- date the policy is cancelled;
- date the insured is no longer in an eligible group;
- date the eligible group is no longer covered;
- date of insured's death;
- last day of the period for which contributions were made;
- last day the insured is in active employment;
- date spouse no longer meets the definition of spouse;
- date of divorce or annulment;
- date dependent child(ren) no longer meets the definition of dependent child(ren); or
- however, as long as premium is paid as required, coverage will continue if you elect to continue coverage under the Portability provision or in accordance with the layoff and leave of absence provisions of the policy.

If dependent coverage is present and the employee chooses to cancel spouse and/or child coverage under the policy, coverage for the spouse and/or child ends on the first of the month following the date notification is provided to the Plan Administrator.

Unum will provide coverage for a payable claim which occurs while the insured is covered under the policy.

Underwritten by the following subsidiary of Unum Group:

**Unum Life Insurance Company of America**  
2211 Congress St, Portland ME 04122

| <b>Unum Accident Employee Monthly Rates</b> |                |
|---|----------------|
| <b>Employee Only</b>                        | <b>\$15.26</b> |
| <b>Employee + Spouse</b>                    | <b>\$25.62</b> |
| <b>Employee + Child</b>                     | <b>\$27.70</b> |
| <b>Employee + Spouse + Child</b>            | <b>\$38.04</b> |