

Unum Voluntary Benefits Scorecard

Company Name: Cameron County

Group #: 497329, 497328

Date: June 27, 2023

Your voluntary benefits snapshot

Thank you for choosing Unum to provide voluntary benefits for your business. We consider it a privilege to serve you. This scorecard is part of our ongoing commitment to help you manage benefit costs and develop future-ready benefits solutions.

Insurance coverage	Years Inforce	Total covered employees	Total policies Inforce	Inforce premium
Accident	2.7	670	670	\$128,358
Critical Illness	2.7	621	621	\$200,656

Plan performance

Your overall plan results are impacted by the demographic make-up of your business, the number of employees who participate, and the number of employees who continue coverage after the initial enrollment. This helps show that the offering is valuable to employees and that you are getting a return on your effort to offer. Performance targets and results can vary based on the specific insurance product being reviewed. The chart below provides an overview of the results for each Unum plan included in your voluntary benefits portfolio.

Insurance coverage	Initial participation rate	Initial paid participation results	Persistency rate	Persistency results	Claims paid to employees	Claim results
Accident	N/A	N/A	73.3%	Meets Expectations	Accident: 161 Wellness Screening: 0	Does not Meet Expectations
Critical Illness	N/A	N/A	N/A	N/A	Critical Illness: 12 Wellness Screening: 0	Does not Meet Expectations

Health Screening: Claims paid when an employee has a covered health screening test performed

The value of voluntary benefits

The popularity of voluntary benefits continues to grow as employers realize the need to share more cost for benefits with their worker, and employees continue to see the value in these benefits. Additionally, most (63%) employees consider benefits a very important factor in job satisfaction.¹ Consider these trends:

- 77% of workers say the benefits package is an important factor in their decision to accept or reject a job.²
- Over three-quarters (76%) of workers who rate their benefits package as excellent or very good also rate their employer as an excellent or very good place to work.³
- More than 80% of employer say they adopted voluntary benefits to support employees' personal needs.⁴

With only 37% of Americans having enough savings to pay an unexpected expense of around \$1,000,⁵ Unum's voluntary benefits can help provide a vital financial safety net.

Taking the next natural step

Your current employee benefits portfolio offers important protection to meet many of your employees' needs. As you plan for the future – and a growing demand for skilled employees – you may want to evaluate your workforce needs for additional, cost-effective coverage. Unum offers a broad portfolio of group and voluntary benefits that can take your company to the next level.

Unum's voluntary benefits portfolio

Supplemental health insurance <ul style="list-style-type: none">• Accident• Critical Illness• Group Hospital Indemnity	Disability insurance <ul style="list-style-type: none">• Individual Short Term Disability• Short Term Disability• Long Term Disability• Individual Disability Insurance
Life insurance <ul style="list-style-type: none">• Whole Life• Term Life• Universal Life	Dental insurance

Why stay with Unum?

Unum is one of the nation's top providers of voluntary benefits and our reputation for "excellence in service" puts us well ahead of the competition. In fact, an industry report identified Unum as the only voluntary benefits provider having no areas of competitive weakness.⁶

We combine our broad portfolio of benefits and service offerings with innovative solutions to help you deal with today's toughest HR challenges. In addition to voluntary benefits, by providing our group products, you receive highly effective benefits education and a comprehensive employee assistance program available at no additional charge with select Unum offerings.

We're ready to help you develop a future-ready benefits strategy that's custom fit for your workforce. Call your Unum representative today to get started.

1 SHRM, "Employee Job Satisfaction and Engagement: Optimizing Organizational Culture for Success" (2015).

2 EBRI, "Views on the Value of Voluntary Workplace Benefits: Findings from the 2015 Health and Voluntary Workplace Benefits Survey" (Nov. 2015).

3 Unum "2014 US Worker Benefits Survey" (2015).

4 Towers Watson, *Voluntary Benefits and Services Survey* (2013).

5 Bankrate.com, "Survey: How Americans Contend with Unexpected Expenses" (Jan. 6, 2016).

6 Eastbridge, "2014 Voluntary/Worksite Marketing Industry Snapshot and Competitor Profiles" (2014). Does not imply endorsement by Eastbridge of Unum's products or services.

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