

Group Accident Insurance



How does it work?

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

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

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'll have base coverage without medical underwriting. The cost is conveniently deducted from your paycheck. You can keep your coverage if you change jobs or retire. You'll be billed directly.


Since our founding in 1848, Unum has been a leader in the employee benefits business.
 Innovation, integrity and an unwavering commitment to our customers has helped us become a global leader in financial protection benefits.

Who can get coverage?

You	If you're actively at work*
Your spouse	Can get coverage as long as you have purchased coverage for yourself.
Your children	Dependent children from birth until their 26th birthday, regardless of marital or student status.

*Employees must be legally authorized to work in the United States and actively working at a U.S. location to receive coverage. See Schedule of benefits for a complete listing of what is covered.

How much does it cost?

Your monthly premium	Option 1
You	\$9.94
You and your spouse	\$17.65
You and your children	\$30.44
Family	\$38.15

SCHEDULE OF BENEFITS

Accidental Death and Dismemberment

AD&D	
Employee	\$50,000
Spouse	\$25,000
Children	\$12,500
Common Carrier 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)	
Employee	\$50,000
Spouse	\$25,000
Children	\$12,500
Dismemberment	
Both Feet	\$50,000
Both Hands	\$50,000
One Foot	\$25,000
One Hand	\$25,000
Thumb and Index Finger of the same Hand	\$12,500
Coma	
Coma	\$10,000
Loss of Use	
Hearing	\$12,500
Sight of one Eye	\$25,000
Sight of both Eyes	\$50,000
Speech	\$25,000
Paralysis	
Uniplegia	\$12,500
Hemi/Paraplegia	\$25,000
Triplegia	\$37,500
Quadriplegia	\$50,000
Hospitalization	
Admission	\$1,500
Admission – Hospital ICU (added to Admission)	\$1,500
Daily Stay (365 days)	\$300
Daily Stay – Hospital ICU (added to Daily Stay)	\$600
Short Stay	\$200
Injury	
Burns	
2nd Degree Burns - At least 5%, but less than 20% of skin surface	\$500
2nd Degree Burns - 20% or greater of skin surface	\$1,000
3rd Degree Burns - Less than 5% of skin surface	\$2,000
3rd Degree Burns - At least 5%, but less than 20% of skin surface	\$5,000

Injury

3rd Degree Burns - 20% or greater of skin surface	\$10,000
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)	\$1,650
Ankle bone or bones of the foot (other than toes)	\$2,000
Hip joint	\$3,375
Collarbone (sternoclavicular)	\$825
Elbow joint	\$500
Hand (other than Fingers)	\$500
Lower jaw	\$500
Shoulder	\$600
Wrist joint	\$600
Collarbone (acromioclavicular and separation)	\$325
Finger or Toe (Digit)	\$150
Kneecap (patella)	\$500
Incomplete Dislocation - Payable as a % of the applicable Dislocations benefit	25%
Eye Injury	
Eye Injury	\$200
Fractures	
Skull (except bones of Face or Nose), Depressed	\$4,500
Hip or Thigh (femur)	\$3,375
Skull (except bones of Face or Nose), Non-depressed	\$2,250
Vertebrae, body of (other than Vertebral Processes)	\$1,350
Leg (mid to upper tibia or fibula)	\$1,650
Pelvis	\$1,350
Bones of the Face or Nose (other than Lower Jaw, Mandible or Upper Jaw, Maxilla)	\$675
Upper Arm between Elbow and Shoulder (humerus)	\$675
Upper Jaw, Maxilla (other than alveolar process)	\$675
Ankle (lower tibia or fibula)	\$550

Injury

Collarbone (clavicle, sternum) or Shoulder Blade (scapula)	\$550
Foot or Heel (other than Toes)	\$450
Forearm (olecranon, radius, or ulna), Hand, or Wrist (other than Fingers)	\$550
Kneecap (patella)	\$450
Lower Jaw, Mandible (other than alveolar process)	\$450
Vertebral Processes	\$450
Rib	\$450
Tailbone (coccyx), Sacrum	\$450
Finger or Toe (Digit)	\$225
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	\$50
Repair Less than 2 inches	\$150
Repair At least 2 inches but less than 6 inches	\$300
Repair 6 inches or greater	\$600
Loss of a Digit	
One Digit (other than a Thumb or Big Toe)	\$750
One Digit (a Thumb or Big Toe)	\$1,125
Two or more Digits	\$1,500
Knee Cartilage	
Knee Cartilage (Meniscus) Injury	\$150
Ruptured or Herniated Disc	
One Disc	\$180
Two or more Discs	\$300
Recovery	
Acquired Brain Injury	\$25
At-Home Care	\$100
Physician Follow-Up Visits	\$75
Physician Follow-Up Maximum Visits	2
Prescription Benefit Incidence per covered accident	N/A
Rehabilitation or Subacute Rehabilitation Unit	\$100
Telehealth Service	\$25
Telemedicine Medical Service	\$25

SCHEDULE OF BENEFITS

Recovery

Therapy Services (chiro, speech, PT, occ)	\$25
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Therapy Services Maximum Days	15
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Surgery

Dislocations

Dislocation, Surgical Repair - Payable as a % of the applicable Injury benefit	100%
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Anesthesia

Epidural or Regional Anesthesia	\$100
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General Anesthesia	\$250
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Connective Tissue

Exploratory without Repair	\$100
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Repair for One Connective Tissue	\$800
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Repair for Two or more Connective Tissues	\$1,200
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Eye Surgery

Eye Surgery, Requiring Anesthesia	\$300
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Fractures

Fractures, Surgical Repair - Payable as a % of the applicable Injury benefit	100%
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Surgical Repair same bone maximum incurred per accident	1 Fracture
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Surgical Repair same bone maximum payable multiplier for multiple bones	2 Times
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General Surgery

Abdominal, Thoracic, or Cranial	\$1,500
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Exploratory	\$150
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Incidence per covered accident	1 Per Insured
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Hernia Surgery

Hernia Surgery	\$150
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Knee Cartilage

Knee Cartilage (Meniscus) Exploratory without Repair	\$150
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Knee Cartilage (Meniscus) with Repair	\$750
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Outpatient Surgical Facility

Outpatient Surgical Facility	\$300
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Ruptured or Herniated Disc Surgery

Exploratory without Repair	\$125
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One Disc	\$675
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Two or more Discs	\$1,000
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Treatment

Ambulance

Treatment

Air	\$1,500
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Ground	\$300
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Durable Medical Equipment

Tier 1 (arm sling, cane, medical ring cushion)	\$50
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Tier 2 (bedside commode, cold therapy system, crutches)	\$100
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Tier 3 (back brace, body jacket, continuous passive movement, electric scooter)	\$200
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Emergency Dental Repair

Dental Crown	\$350
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Dental Extraction	\$115
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Filling or Chip Repair	\$90
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Imaging

Tier 1: X-rays or Ultrasound	\$50
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Tier 2: Bone Scan, CAT, CT, EEG, MR, MRA, or MRI	\$100
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Medical Imaging Incidence allowance covered accident per Tier	1 Per Insured Per Tier
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Lodging

Lodging (per night)	\$150
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Prosthetic Device

One Device or Limb	\$750
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Two or more Devices or Limbs	\$1,500
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Skin Grafts

For Burns - Payable as a % of the applicable Burn benefit	50%
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Not Burns - Less than 20% of skin surface	\$250
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Not Burns - 20% or greater of skin surface	\$500
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Treatment

Emergency Room Treatment	\$200
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Injections to Prevent or Limit Infection (tetanus, rabies, antivenom, immune globulin)	\$50
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Pain Management Injections (epidural, cortisone, steroid)	\$100
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Transfusions	\$400
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Transportation (per trip)	\$100
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Treatment in a Physician's Office or Urgent Care Facility (initial)	\$125
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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 31 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

<https://www.medicare.gov/publications/02110-medigap-guide-health-insurance.pdf>

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 undecared;
- 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;
- an occupational injury;
- 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.

End of 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

THIS IS A LIMITED BENEFITS POLICY

This coverage is a supplement to health insurance. It is not a substitute for essential health benefits or minimum essential coverage as defined in federal law. Insureds in some states must be covered by comprehensive health insurance before applying for this coverage.

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 certificate form GAC16-1 et al. and GAC16-2 and Policy Form GAP16-1 et al. in all states 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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