



Unum's accident insurance offers you and your family the following benefits. Please refer to the chart below for the benefit amounts payable for covered injuries and accident-related expenses.

Covered injuries	Benefit amount
<b>Fractures</b>	
Open	Up to \$5,000
Closed	Up to \$2,500
Chips	25% of closed amount
<b>Dislocations</b>	
Open	Up to \$4,000
Closed	Up to \$2,000
<b>Burns</b>	
Second degree for 36% or more of body surface	\$750
Third degree covering at least 9 but less than 35 square inches of body surface	\$1,500
Third degree for 35 or more square inches of body surface	\$10,000
Skin grafts	25% of burn benefit
<b>Concussion</b>	\$100
<b>Ruptured disc</b>	\$400
<b>Knee cartilage</b>	
Torn	\$500
Exploratory	\$100
<b>Laceration</b>	\$25-\$400
<b>Tendon/ligament and rotator cuff</b>	
Repair of one	\$400
Repair of more than one	\$600
Exploratory only	\$100
<b>Dental work, emergency</b>	
Extraction	\$50
Crown	\$150
<b>Eye injury</b> (requires surgery or removal of foreign body)	\$200
<b>Emergency and hospitalization benefits</b>	<b>Benefit amount</b>
<b>Ambulance</b>	\$100
Air ambulance	\$500
<b>Emergency room treatment</b> (includes X-rays)	\$150
<b>Hospital admission</b> (per admission)	\$750
<b>Hospital confinement</b> (per day up to 365 days)	\$200
<b>Hospital intensive care unit</b>	\$400

Treatment and other services	Benefit amount
<b>Doctor's office initial visit</b>	\$50
<b>Surgery benefit</b>	
Open abdominal, thoracic	\$1,000
Exploratory	\$100
<b>Follow-up treatment for accident</b> (initial follow-up visit)	\$50
<b>Physical therapy</b> (6 treatments)	\$25 per treatment
<b>Prosthetic device or artificial limb</b>	
One	\$500
More than one	\$1,000
<b>Appliance</b>	\$100
<b>Blood, plasma and platelets</b>	\$300
<b>Transportation</b> (100+ miles up to 3 trips)	\$300
<b>Lodging</b> (per night up to 30 days)	\$100
<b>Accidental death and other covered losses</b>	<b>Benefit amount</b>
<b>Accidental death</b>	
Employee	\$25,000
Spouse	\$10,000
Child	\$5,000
The accidental death benefit doubles if the insured individual is injured as a fare-paying passenger on a common carrier: Employee - \$50,000; spouse - \$20,000; child - \$10,000	
<b>Catastrophic accident</b> — Loss of use of sight, hearing, speech, arms or legs (exceptions for PA, NJ and VT noted below)	
Employee (under 65 years old)	\$100,000
Spouse or child (under 65 years old)	\$50,000
Ages 65-69	Amount reduced by 50%
70+ years old	Amount reduced by 75%
<b>Loss of finger, toe, hand, foot or sight of an eye</b>	
Loss of both hands, feet, sight of both eyes, or any combination of two or more losses	\$15,000
Loss of one hand, foot or sight in one eye	\$7,500
Loss of two or more fingers, toes or any combination of two or more losses	\$1,500
Loss of one finger or toe	\$750

Benefits may vary by state. For CO, FL, NC, NH and WA, please refer to the state-specific forms for benefit variations. Not approved in CT. Plan 2 is not approved in NY and PA. Non-cancellable in MA.

Catastrophic accident benefit exceptions: Catastrophic accident benefits are payable after fulfilling a 365-day elimination period. See policy for details. In PA, NJ and VT, the benefit is paid immediately upon written proof of loss. Sight, hearing and speech are not covered.

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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 Policy Form L-21762 or contact your Unum representative.

Underwritten by: Provident Life and Accident Insurance Company, Chattanooga, TN

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