



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
Fractures	
Open	Up to \$5,000
Closed	Up to \$2,500
Chips	25% of closed amount
Dislocations	
Open	Up to \$4,000
Closed	Up to \$2,000
Burns	
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
Concussion	\$100
Ruptured disc	\$400
Knee cartilage	
Torn	\$500
Exploratory	\$100
Laceration	\$25-\$400
Tendon/ligament and rotator cuff	
Repair of one	\$400
Repair of more than one	\$600
Exploratory only	\$100
Dental work, emergency	
Extraction	\$50
Crown	\$150
Eye injury (requires surgery or removal of foreign body)	\$200
Emergency and hospitalization benefits	Benefit amount
Ambulance	\$100
Air ambulance	\$500
Emergency room treatment (includes X-rays)	\$150
Hospital admission (per admission)	\$750
Hospital confinement (per day up to 365 days)	\$200
Hospital intensive care unit	\$400

Treatment and other services	Benefit amount
Doctor's office initial visit	\$50
Surgery benefit	
Open abdominal, thoracic	\$1,000
Exploratory	\$100
Follow-up treatment for accident (initial follow-up visit)	\$50
Physical therapy (6 treatments)	\$25 per treatment
Prosthetic device or artificial limb	
One	\$500
More than one	\$1,000
Appliance	\$100
Blood, plasma and platelets	\$300
Transportation (100+ miles up to 3 trips)	\$300
Lodging (per night up to 30 days)	\$100
Accidental death and other covered losses	Benefit amount
Accidental death	
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	
Catastrophic accident — 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%
Loss of finger, toe, hand, foot or sight of an eye	
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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