

Disability benefits

Simply Unum offers three disability benefits — group LTD, STD and individual voluntary STD — to help employers meet a variety of short- and long-term income protection needs. Group plans can be either 100% employer-paid or shared between the employer and employee (75% participation required for shared funding). Voluntary STD is 100% employee-paid.

Group long term disability

Features

- Guarantee issue for the full benefit amount
- Choice of 90- or 180-day elimination periods
Accelerated elimination period is standard
- Choice of ADEA1 or SSNRA benefit durations
- Choice of 50%, 60% or 66 2/3% income replacement (underwriting guidelines apply)
- Monthly benefit up to \$15,000, depending on SIC
- Coordinates with STD (elimination period dovetails with STD benefit duration)
- Choice of own occupation and residual definitions of disability
- Three-month accelerated survivor benefit

Standard services include:

- Work-life balance employee assistance program³
- Worldwide emergency travel assistance services⁴
- HR®/BenefitsAnswersNow™⁵
- Social Security advocacy assistance⁶

Options

- Policy conversion

Group short term disability

Features

- Choice of 0/7, 7/7, 14/14 or 30/30 day elimination periods
- Choice of 13- and 26-week durations
- Choice of 50%, 60% or 66 2/3% income replacement
- Weekly benefit up to \$2,500, depending on SIC
- Coordinates with LTD (benefit duration dovetails with LTD elimination period)
- Choice of total or total with residual definitions of disability

Individual voluntary short term disability

Availability

- Issue ages 17–69
- Participation for guarantee issue: greater of 15% or 10 submitted employee applications

Features

- Guarantee issue available to employees when minimum participation requirements are met
- Up to 60%* of gross monthly salary coverage may be offered
- Employee may choose a monthly benefit from \$400 to \$5,000 for a covered accident/illness (must meet salary requirements)
- Range of elimination and benefit periods
- Waiver of premium provision
- No offsets at claim time
- Guaranteed renewable to age 72

Options

- Employer-elected Mental Illness Rider provides a disability benefit equal to 50% of the policy benefit amount

*In CA, NJ, RI and HI, coverage is limited to 40%.

Plan design and product availability may vary by state. Not for use in NY or FL.

^{1,2,3,4} The survivor financial counseling services are provided by The Ayco Company L.P., a Goldman Sachs Company. The work-life balance employee assistance program is provided by Ceridian Corporation. Worldwide emergency travel assistance services are provided by Assist America Inc. Services are available with selected Unum insurance offerings. Exclusions, limitations and prior notice requirements may apply, and service features, terms and eligibility criteria are subject to change. The services are not valid after termination of coverage and may be withdrawn at any time. Please contact your Unum representative for full details.

⁵ HRAnswersNow® and BenefitsAnswersNow™ are provided exclusively by CCH. CCH is not engaged in rendering legal advice. Users should consult with their own

attorneys. The service is available with selected Unum insurance offerings. Exclusions, limitations and prior notice requirements may apply, and service features, terms and eligibility criteria are subject to change. The service is not valid after termination of coverage and may be withdrawn at any time. Please contact your Unum representative for full details.

⁶ Social Security advocacy assistance program services are provided by GENEX Services, Inc.

Policies or provisions may vary or be unavailable in some states. Policies have exclusions and limitations which may affect any benefits payable. See the actual policy or your Unum representative for specific provisions and details of availability.



Simply Unum®

Benefit choices that help you keep pace

Simply Unum effectively merges group and voluntary plans all on one platform. Products are aligned for maximum efficiency, with rules and definitions that are clear and consistent. There's one secure administrative website, one online bill, and one payment for all products. Simply Unum also rewards bundling of products by providing cost incentives that increase with the number of products purchased.

Simply Unum can help you provide attractive benefit choices for today's diverse workforce, with funding options that keep your costs predictable and stable. It provides effective communication and enrollment support to help your employees better understand the value of their benefits. And, Simply Unum includes simplified administration that lets you coast through the management of multiple choice plans.

The result is a better direction for your benefits — a solution that makes it easy for you to offer employee choice plans while controlling your benefits budget.

Products that work together

- Common application of administrative rules, such as grace period and effective dates
- Waiting period, minimum number of hours and earnings definitions align at the class level across all products
- Combined billing for all group and voluntary products
- Common enrollment for group and voluntary products

For more information about Simply Unum and the products that are available in your state, visit unum.com, or call your broker or local Unum office.

Simply Unum. Simply Better.

Accident, MedSupport and specified critical illness insurance are limited policies.

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For brokers and employers

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Underwritten by:

Unum Life Insurance Company of America, 2211 Congress Street, Portland, ME 04122
Provident Life and Accident Insurance Company, 1 Fountain Square, Chattanooga, TN 37402

Simply Unum. Simply Better.

Supplemental health benefits

Simply Unum offers an array of voluntary supplemental health benefits — helping employers strengthen their benefits portfolio without adding to their benefits budget.

Specified critical illness

Availability

- Issue ages 16–69

Features

- Benefit amounts from \$5,000 to \$50,000 in \$1,000 increments
- Pays a lump sum benefit (based on a percentage of the policy amount) upon diagnosis of a covered critical illness
- Base plan covered illnesses include heart attack, stroke, major organ transplant, permanent paralysis, end stage renal (kidney) failure and coronary artery bypass surgery†
- Enhanced plan includes all conditions listed under the base plan, plus an additional specified critical illness benefit upon diagnosis of cancer and/or carcinoma in situ†

Options

- Employer-elected health screening benefit rider pays \$50 per calendar year for each covered person, per approved health screening tests
- An employee may elect or decline any combination of the following choices:
 - Spouse-Specified Critical Illness Rider
 - Child-Specified Critical Illness Rider
 - Enhanced plan,* if offered by the employer

†Coronary artery bypass surgery and carcinoma in situ are paid out at 25% of the benefit amount

*Enhanced plan sold as a Cancer Rider in some states

Accident

Availability

- Issue ages 17–80
- Guarantee issue for base plan; no participation requirements
- Base plan provides a schedule of benefits for covered injuries and accident-related expenses
- Plan options include “off-job accident” or “on-job or off-job accident”
- Plan design includes accidental death benefits up to \$25,000 and catastrophic accident benefits up to \$100,000

Options

- Employee-elected Illness Hospital Confinement Rider pays \$100 per day for hospitalization due to illness for the employee and spouse (\$75 for children)
- Family coverage options

MedSupport

Availability

- Issue ages 17–64
- Participation for guarantee issue: greater of 20% or 10 submitted employee applications

Features

- Guarantee issue available to employees when minimum participation requirements are met
- Hospital confinement benefit of \$500–\$2,000; no calendar year or lifetime maximums
- Outpatient surgery, variable benefit based on the procedure performed
- Diagnostic test benefit of \$100 or \$200 as a result of a covered accident or illness
- No waiting period

Options

- Employee-elected Emergency Care Rider for all covered insured individuals
 - emergency room visit – \$100
 - ambulance – \$100
 - air ambulance – \$500
- Family coverage options

Life benefits

Employer-paid group term life benefits can be supplemented with Simply Unum’s group or individual voluntary life plans — all on one administrative platform.

Group term life

Features

- Flat benefits or salary multiples up to \$600,000
- Guarantee issue amounts based on total amount of insured volume
- Waiver of premium

Standard services and features include:

- Survivor financial counseling service¹
- Accelerated benefits
- Portability

Options

- Elimination period and definition of disability can be integrated with LTD plan
- Annual salary reporting; benefits paid on actual salary
- Accidental death and dismemberment coverage (AD&D)

AD&D standard benefits include:

- Education benefit
 - Exposure and disappearance benefit
 - Repatriation benefit
 - Seat belt/airbag benefit
- (AD&D amount always equals the employee life amount)

Life benefits (cont.)

Group voluntary term life

Availability

Participation choice of:

- Guarantee issue subject to greater of 20% or 10 enrolled employee lives
- Accept/reject monitored participation subject to 10 enrolled employee applications

Features

- Affordable, age-banded group rates
- High benefit maximum amounts
- Portable coverage
- Waiver of premium
- Survivor financial counseling service²
- Annual coverage increases without evidence of insurability if guarantee issue
- Standard plan maximum up to the lesser of five times annual salary or \$500,000
- Accelerated benefits for the terminally ill — up to 100%
- Dependent benefits are available

Options

- Accidental death and dismemberment coverage (AD&D)

AD&D standard benefits include:

- Education benefit
 - Exposure and disappearance benefit
 - Repatriation benefit
 - Seat belt/airbag benefit
- (AD&D amount always equals the employee life amount)

10/10/YRT

Availability

- Employee issue ages 15–70*
- Participation for guarantee issue: greater of 10% or 10 submitted employee applications

Features

- Guarantee issue available to employees when minimum participation requirements are met
- Provides up to two consecutive 10-year periods of level premiums and level death benefits, followed by a yearly renewable term phase also with guaranteed rates
- Available benefit amounts of \$10,000 to \$150,000
- Dependent coverage available

Interest-sensitive whole life 08

Availability

- Issue ages 15–80
- Participation for guarantee issue: greater of 10% or 10 submitted employee applications

Features

- Guarantee issue available to employees when minimum participation requirements are met
- Can build cash value with current interest rates, guaranteed never lower than 4%
- No physical is required
- Level premium is guaranteed and will not increase with age
- Dependent coverage available

Options

- Living Benefit Option Rider* is included on all policies giving the policy owner the option to request up to 100% of the policy’s face amount (maximum of \$150,000) when the insured individual is diagnosed with a terminal illness limiting life expectancy to 12 months or less
- Employer-elected Long Term Care Rider**
- Employee-elected Accidental Death Benefit Rider available at initial enrollment

*Life expectancy period and payout amount may vary by state

**Not available in CA, FL, HI, NH, NY, UT or WA

Options

- Living Benefit Option Rider** is included with each policy, giving the policy owner the right to request up to 75% of the face amount (maximum of \$150,000) in the event the insured individual is diagnosed with a terminal illness limiting life expectancy to 12 months or less
- Employee-elected Accidental Death Benefit Rider available at initial enrollment

*Max issue age 64 in WA

**Life expectancy period and payout amount may vary by state