



# Portfolio of benefit plans

Product offering	Funding options	Availability (min. eligible lives)
<b>Disability insurance</b>		
Group short term disability insurance	Employer paid	2+
	Employee paid	10+
	Shared funding	10+
Group long term disability insurance	Employer paid	2+
	Employee paid	10+
	Shared funding	10+
Individual short term disability insurance	Employee paid	10+
Individual disability insurance	Employer paid	3+
	Employee paid	3+
	Shared funding	3+
<b>Life insurance</b>		
Group term life insurance	Employer paid	10+
	Employee paid	10+
	Shared funding	10+
Group term life and AD&D insurance	Employer paid	2+
	Employee paid	2+
	Shared funding	2+
Individual term life insurance	Employee paid	10+
Interest-sensitive whole life insurance	Employee paid	10+
Individual universal life insurance*	Employee paid	10+

Product offering	Funding options	Availability (min. eligible lives)
<b>Supplemental health insurance†</b>		
Accident insurance	Employee paid	10+
Group critical illness insurance**	Employer paid	250+
	Employee paid	1000+
Individual critical illness insurance***	Employee paid	10+
MedSupport insurance	Employee paid	10+
Cancer insurance	Employee paid	10+
<b>Long term care insurance</b>		
Group long term care insurance	Employer paid	15+
	Employee paid	15+
	Shared funding	15+

\*In New York, product sold as Fortune universal life insurance for universal life.

\*\*In North Carolina, product sold as Group Specified Disease Insurance.

\*\*\*In New York, product sold as specified disease insurance for critical illness.

## Service offering

## Availability

### **HR®/Benefits Answers Now™**

A regularly updated online library of HR compliance and benefits information that includes federal and state employment laws, which is available to group LTD customers with 10 to 1,999 employees.

### **Full-service benefit communication and enrollment**

Services range from a nationwide enrollment network to web-based modules. Included with voluntary products. Fees may apply with other products.

### **FMLA and state leave management**

Technical expertise and resources for effective coordination of disability claims in compliance with state and federal leave laws. Fee for service for group LTD and STD customers with 500+ employees.

### **Comparative Reporting & Analysis**

Standard trend reports provided at no charge to group STD, LTD, life insurance and/or FMLA customers. Additional advanced services are available to larger companies for a fee.

### **Self-insured STD claims management**

A suite of fee-based services that can help simplify claim administration for employers with 250+ employees.

### **LTC Connect®**

An information and referral program available to our LTC policyholders and their families. LTC Connect® provides access to discounted rates on long term care services and equipment, and can link you to appropriate long term care providers in your area.

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

In New York, underwritten by:  
First Unum Life Insurance Company,  
99 Park Avenue, 6th Floor, New York, NY 10016

Provident Life and Casualty Insurance Company,  
1 Fountain Square, Chattanooga, TN 37402

unum.com

FOR EMPLOYER INFORMATION

MK-1501 (1-09)

<sup>1</sup> A spouse traveling on business for his or her employer is not covered by this policy.

† These are limited policies.

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Work-life balance employee assistance program services are provided by Ceridian Corporation.

Worldwide emergency travel assistance services are provided by Assist America, Inc.

Survivor financial counseling services are provided by The Ayco Company, L.P., a Goldman Sachs Company.

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## Service offering

## Availability

### **Work-life balance EAP**

For employees and their families, telephonic and face-to-face short-term problem resolution for work-life issues and more critical concerns such as addiction and recovery. Included with group LTD. Available with group life.

### **Worldwide emergency travel assistance program**

Whether on business<sup>1</sup> or personal travel more than 100 miles from home — medical resources, prescription refills and transportation assistance for employees, their spouses and children. Available with group LTD, STD and life.

### **Survivor financial counseling**

Financial planning support for life insurance beneficiaries and for covered employees and spouses who are terminally ill. Included with all group life plans.

### **Stay-at-work and return -to-work programs**

Development of lost-time management and productivity programs. Fee for service.

### **Secure Web services**

With just a click, group customers can review billing, submit payments, report employee changes, download forms and view claims status.