



If you have an accident, Will it hurt your bank account too?

Unum's accident insurance gives you something to fall back on.

Life can take a tumble.

With a full-time job and three active kids, Marsha has a lot of demands on her time—and her pocketbook. So if her kids break something other than a window, she doesn't want an injury to break her bank account as well.



Benefits that pay for covered accidents while you are on the road to recovery

Unum's coverage provides a lump sum benefit based on the type of injury (or covered incident) you sustain or the type of treatment you need.

Examples of covered injuries include:

- Broken bones
- Burns
- Torn ligaments
- Lacerations
- Coma due to a covered injury
- Eye injuries
- Ruptured discs
- Concussion

Some covered expenses include:

- Emergency room treatment
- Occupational therapy
- Speech therapy
- Hospitalization
- Outpatient surgery facility
- Doctor office visit
- Chiropractic visit
- Physical therapy

See the schedule of benefits for a full list of covered injuries and expenses.

Who's at risk?*

- Every 10 minutes, over 750 Americans suffer an injury severe enough to seek medical help.
- Nearly three times as many injuries requiring medical attention happen off the job rather than at work.

**National Safety Council, Injury Facts (2015).*

An illustrative example of how accident coverage can help you with your expenses

40-year-old claimant:

Accident: Fall at home
Injury: Anterior Cruciate Ligament (ACL) tear (knee ligament injury)

Out-of-pocket expenses incurred:

Emergency room copay	100
Deductible	1,000
Coinsurance for surgery (\$3,500 x 25%)	875
Copay for six physical therapy visits	120
Total out-of-pocket expenses:	\$2,095

Benefits paid:

Emergency room visit	150
Appliance (knee brace)	100
Outpatient surgery facility service	300
Surgical ligament tear repair	800
Physical therapy sessions (6)	150
Total benefit paid under policy:	\$1,500

Costs of treatment and benefit amounts may vary. Example is based on the level 2 schedule of benefits.

**How to
apply**

Contact CAP Physicians
Insurance Agency, Inc.

Get the coverage you need.

Choose the coverage that's right for you. Your accident insurance plan can provide benefits for covered accidents that occur **on and off the job**. Accident insurance is offered to all eligible members who are actively at work.* You decide if it's right for you and your family.

The following benefit is automatically included in your plan:

Wellness Benefit

This benefits can pay \$50 per calendar year per insured individual if a covered health screening test is performed, including:

- Blood tests
- Chest X-rays
- Stress tests
- Mammograms
- Colonoscopies

A full list of covered tests will be provided in your certificate.

Reasons to buy this coverage:

1. No health questions to answer. If you apply, you automatically receive coverage.
2. This plan is portable. You may take the coverage with you if you leave CAP or retire without having to answer new health questions. Unum will bill you directly.

THIS IS A LIMITED POLICY.

IMPORTANT NOTICE—THE BASE POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS
*Being "actively at work" means that on the day the member applies for coverage, he/she must be working at least 17.5 hours per week to be eligible to apply for coverage. Members are not considered actively at work if they are on a leave of absence. Some states may require individuals to have comprehensive medical coverage before purchasing Accident Insurance.

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Available family coverage— who can have it?

Spouse coverage	Ages 17 to 64
Child coverage	Dependent children newborn until their 26th birthday, regardless of marital or student status.
<small>Members must be U.S. citizens or legally authorized to work in the U.S. to receive coverage. Spouses and dependents must reside in the U.S. to receive coverage.</small>	

Underwritten by: Unum Life Insurance Company of America, Portland Maine

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 that may affect any benefits payable. See actual policy of your Unum representative for specific provisions and details of availability.

Unum complies with all state civil union and domestic partner laws when applicable.

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ON/OFF JOB PLAN