

Why buy Accident Insurance?

Accident Insurance can pay you money for accidental injuries and their treatment. The benefits are paid directly to you. You can use the money to help pay for out-of-pocket costs that your medical plan doesn't cover, like copays and deductibles.

Serious accidents may be more common than you think

Every **10 minutes**, over **750 Americans** suffer an injury severe enough to seek medical help.¹



Over **39 million Americans** suffer injuries and seek medical attention each year.²



Costs can add up quickly, even with medical insurance



The average outpatient emergency room cost is **\$1,917**.³

Workers' Comp may not help
Most injuries are not work-related, and therefore not covered by workers' compensation.⁴

About four out of ten (44%) are not confident they will have enough money saved to use for future expenses or in case of an emergency.⁵



Accident Insurance from Unum can help when you need it most.

How does Accident Insurance work?

Whoever you are, whatever you do, an accident could be just around the corner. With Accident Insurance, you can be ready.

Why should I buy Accident Insurance from Unum?

A set amount is payable based on the injury you suffer and the treatment you receive.

Benefits are paid directly to you and can be used as you see fit.

Coverage is available to you, your spouse and eligible dependent children.

You do not need to answer medical questions or have a physical exam to get basic coverage.

The cost is conveniently deducted from your paycheck.

To learn more, contact your HR representative.

The policy or its provisions may vary in some states. The policy has exclusions and limitations which may affect any benefits payable. See the actual policy or your Unum representative for specific provisions and details of availability.
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Underwritten by:
Unum Life Insurance Company of America, Portland, Maine
In New York:
First Unum Life Insurance Company, New York, New York
The 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.

1,2,4 National Safety Council, "Injury Facts" (2017).
3 Healthcarecostinstitute.org, "2016 Health Care Cost and Utilization Report" (January, 2018).
5 Bankrate.com, "Survey: How Americans Contend with Unexpected Expenses" (Jan. 6, 2016).

Why buy Critical Illness Insurance?

Critical Illness Insurance can help you with deductibles, co-pays and other out-of-pocket medical costs that result from a covered critical illness — such as heart attack, stroke or cancer.

Critical illness events are more common than people think

Cancer risk

The risk of developing cancer during a lifetime is about:¹



1 in 2
for men



1 in 3
for women

Stroke incidence

Every **40 seconds** someone in America will have a stroke.²



Heart attack incidence

Every year, about **790,000** Americans have a heart attack — **580,000** for the first time.³



To learn more, contact your HR representative.

Critical illness costs can add up quickly, even with medical insurance

About four out of ten (44%)

are not confident they will have enough money saved to use for future expenses or in case of an emergency.⁴



Health insurance may not fully cover the costs of a critical illness event:

In **62%** of households with medical bill problems, the patient was covered by health insurance.⁵

Critical Illness Insurance from Unum can help when you need it most.

Underwritten by:
Provident Life and Accident Insurance Company, Chattanooga, TN
Unum Life Insurance Company of America, Portland, ME
Unum Insurance Company, Portland, ME

In New York:
First Unum Life Insurance Company, New York, NY
Provident Life and Casualty Insurance Company, Chattanooga, TN

FOR BROKERS, EMPLOYERS AND EMPLOYEES

CRITICAL ILLNESS INSURANCE PROVIDES LIMITED BENEFITS.

In NY and NC, Critical Illness Insurance is called Specified Disease Insurance.

¹ American Cancer Society, "Cancer Facts & Figures 2017" (2017).

^{2,3} American Heart Association, "Heart Disease and Stroke Statistics — 2017 Update: A Report from the American Heart Association," (March 7, 2017).

⁴ Bankrate.com, "Survey: How Americans Contend with Unexpected Expenses" (Jan. 6, 2016).

⁵ Kaiser Family Foundation, "The Burden of Medical Debt: Results from the Kaiser Family Foundation/New York Times Medical Bills Survey" (2016).

How does Critical Illness Insurance Work?

If you're diagnosed with a covered illness, you may receive a benefit payment in one lump sum. You can use the money however you want.

What may be covered by Critical Illness Insurance?*



Cancer

Heart attack

Stroke

Coronary artery bypass surgery

Major organ failure

End-stage renal (kidney) failure

Permanent paralysis

Several other medical instances

*Not all conditions are available in all states.

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Why buy Hospital Insurance?

Hospital Insurance can help you and your family cope with the financial impacts of a hospitalization. You can receive benefits when you're admitted to the hospital for a covered accident, illness or childbirth.

Hospital Insurance benefits are paid directly to you — not to a hospital or care provider. The money can help you pay out-of-pocket expenses your medical plan may not cover, such as co-insurance, copays and deductibles.

There are approximately **36 million** hospital stays in the U.S. each year.¹



Valuable coverage from Unum — an industry leader



Unum protects nearly **30 million** people and their families.⁵



Unum paid **\$6.9 billion** in benefits in 2016.⁶



94% of claimants were satisfied with the overall handling of their claim.⁷

Do you have the savings available to pay unexpected medical costs?



In **62%** of households with **medical bill problems**, the patient was covered by health insurance.²

For those with health insurance, **75%** say the amount they were charged for copays, deductibles or coinsurance was more than they could afford.³



1 in 5 people with health insurance have trouble paying their bills.⁴

Hospital Insurance from Unum can help when you need it most.



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

In New York:
First Unum Life Insurance Company, New York, New York

¹ Agency for Healthcare Research and Quality, "Overview of Hospital Stays in the U.S.," 2012, "HCUP Statistical Brief #180," 2014
^{2,3} Kaiser Family Foundation, "New Kaiser/New York Times Survey Finds One in Five Working-Age Americans with Health Insurance Report Problems Paying Medical Bills," (2016).

⁴ Kaiser Family Foundation, "The Burden of Medical Debt: Results from the Kaiser Family Foundation/New York Times Medical Bills Survey," (January, 2016).

⁵ Unum internal data, 2017.

⁶ Unum internal data, 2016.

⁷ Market Decisions, 4Q2016 Voluntary Benefits Claimant Satisfaction Research (2017)..

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