



Accident Insurance

can pay you money for covered accidental injuries and their treatment.

How does it work?

Accident Insurance can pay a set benefit amount based on the type of injury you have and the type of treatment you need. It covers accidents that occur on and off the job. And it includes a range of incidents, from common injuries to more serious events.



Why is this coverage so valuable?

- It can help you with out-of-pocket costs that your medical plan does not cover.
- You're guaranteed base coverage, without answering health questions.
- The cost is conveniently deducted from your paycheck.
- You can keep your coverage if you change jobs or retire. You'll be billed directly.

Who can get coverage?

You	If you're actively at work*
Your spouse	Ages 17 and up
Your children	Dependent children from birth until their 26th birthday, regardless of marital or student status.

How much does it cost?

Monthly Premium	Low Plan	Medium Plan
You	\$9.76	\$16.90
You and your spouse	\$15.84	\$27.32
You and your child(ren)	\$17.12	\$31.56
You and your family	\$23.20	\$41.98

reside in the United States to receive coverage.



Covered injuries	Benefit amount
Fractures	
Open Reduction	Up to \$5,000
Closed Reduction	Up to \$2,500
Chips	25% of closed amount
Dislocations	
Open Reduction	Up to \$4,000
Closed Reduction	Up to \$2,000
Burns	
At least 10 square inches, but less than 20 square inches	2nd degree – \$0 3rd degree – \$1,250
At least 20 square inches, but less than 35 square inches	2nd degree – \$0 3rd degree – \$2,500
35 or more square inches of the body surface	2nd degree – \$500 3rd degree – \$7,500
Skin grafts for 2nd and 3rd degree burns	50% of burn benefit
Skin graft for any other accidental traumatic loss of skin	
At least 10 square inches, but less than 20 square inches	\$75
At least 20 square inches, but less than 35 square inches	\$125
35 or more square inches of the body surface	\$250
Concussion	\$100
Coma	\$5,000
Ruptured disc	\$600
Knee cartilage	
Torn with surgical repair	\$500
Exploratory surgery or cartilage shaved, only	\$100
Laceration	\$25 – \$400
Tendon/ligament and rotator cuff	
Surgical repair of one	\$600
Surgical repair of two or more	\$900
Exploratory surgery without repair	\$100
Dental work, emergency	
Extraction	\$50
Crown	\$150
Eye injury	\$200

Accident coverage is a limited policy.

In TX, additional benefits are available for acquired brain injury, telehealth service and telemedicine service.

Emergency and hospitalization benefits	Benefit amount
Ambulance (ground, once per accident)	
Air ambulance	\$750
Emergency room treatment	\$100
Emergency treatment in physician office/urgent care facility	
	\$50
Hospital admission (admission or intensive care admission once per covered accident)	
	\$750
Intensive care admission (same as above)	
	\$1,125
Hospital confinement (per day up to 365 days)	
	\$100
Intensive care confinement (per day up to 15 days)	
	\$300
Medical imaging test (once per accident)	
	\$100
Outpatient surgery facility service (once per accident)	
	\$150
Pain management (epidural, once per accident)	
	\$50
Treatment and other services	Benefit amount
Surgery benefit	
Open abdominal, thoracic	\$1,000
Exploratory (without repair)	\$100
Hernia repair	\$100
Physician follow-up visit (2 visits per accident)	
	\$50
Chiropractic visit (up to 3 visits per calendar year)	
	\$15
Therapy services (up to 10 per accident)	
Occupational therapy	\$15
Speech therapy	\$15
Physical therapy	\$15
Prosthetic device or artificial limb	
One	\$500
More than one	\$1,000
Appliance (once per accident)	
	\$50
Blood, plasma and platelets	
	\$300
Travel due to accident Transportation of more than 50+ miles from residence; 3 trips per accident; max 1,200 miles per round trip	
	\$0.30 per mile
Lodging (per night up to 30 days per accident)	
	\$100
Rehabilitation unit confinement (per day up to 15 days; max 30 days per calendar year)	
	\$50

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	
Initial accidental dismemberment — one benefit per accident, not payable with initial accidental loss	
Loss of both hands or both feet; or	\$5,000
Loss of one hand and one foot; or	\$5,000
Loss of one hand or one foot;	\$2,500
Loss of two or more fingers, toes or any combination; or	\$750
Loss of one finger or toe	\$250
Catastrophic accidental dismemberment† — once per lifetime, not payable with catastrophic loss Loss of both hands or both feet; or loss of one hand and one foot	
Employee (prior to age 65)	\$10,000
Spouse and child	\$5,000
Employee (ages 65–69)	\$5,000
Spouse and child	\$2,500
Employee (70+ years old)	\$2,500
Spouse and child	\$1,250
Accidental loss — paralysis, sight, hearing and speech Initial accidental loss — one benefit per accident, not payable with initial dismemberment	
Permanent paralysis; or	\$5,000
Loss of sight of both eyes; or	\$5,000
Loss of sight of one eye; or	\$2,500
Loss of the hearing of one ear	\$2,500
Catastrophic accidental loss† — once per lifetime, not payable with catastrophic dismemberment Permanent paralysis; or loss of hearing in both ears; or loss of the ability to speak; or loss of sight of both eyes	
Employee (prior to age 65)	\$10,000
Spouse and child	\$5,000
Employee (ages 65–69)	\$5,000
Spouse and child	\$2,500
Employee (70+ years old)	\$2,500
Spouse and child	\$1,250
†Catastrophic accidental benefit — payable after fulfilling a 365 day elimination period.	

Underwritten by:

Unum Life Insurance Company of America, Portland, Maine

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. The policy has exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to policy form GA-1 or contact your Unum representative.

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Level 1 with AD&D

Covered injuries	Benefit amount	Emergency and hospitalization benefits	Benefit amount	Accidental death and other covered losses	Benefit amount
Fractures		Ambulance (ground, once per accident)		Accidental death*	
Open Reduction	Up to \$7,500	Air ambulance	\$1,500	Employee	\$50,000
Closed Reduction	Up to \$3,750	Emergency room treatment	\$150	Spouse	\$20,000
Chips	25% of closed amount	Emergency treatment in physician office/urgent care facility	\$75	Child	\$10,000
Dislocations		Hospital admission (admission or intensive care admission once per covered accident)	\$1,000	*The accidental death benefit triples if the insured individual is injured as a fare-paying passenger on a common carrier: Employee-\$150,000; spouse-\$60,000; child-\$30,000	
Open Reduction	Up to \$6,000	Intensive care admission (same as above)	\$1,500	Initial accidental dismemberment — one benefit per accident, not payable with initial accidental loss	
Closed Reduction	Up to \$3,000	Hospital confinement (per day up to 365 days)	\$200	Loss of both hands or both feet; or	\$15,000
Burns		Intensive care confinement (per day up to 15 days)	\$400	Loss of one hand and one foot; or	\$15,000
At least 10 square inches, but less than 20 square inches	2nd degree – \$0 3rd degree – \$2,500	Medical imaging test (once per accident)	\$200	Loss of one hand or one foot;	\$7,500
At least 20 square inches, but less than 35 square inches	2nd degree – \$0 3rd degree – \$5,000	Outpatient surgery facility service (once per accident)	\$300	Loss of two or more fingers, toes or any combination; or	\$1,500
35 or more square inches of the body surface	2nd degree – \$1,000 3rd degree – \$10,000	Pain management (epidural, once per accident)	\$100	Loss of one finger or toe	\$750
Skin grafts for 2nd and 3rd degree burns	50% of burn benefit	Treatment and other services		Catastrophic accidental dismemberment† — once per lifetime, not payable with catastrophic loss	
Skin graft for any other accidental traumatic loss of skin		Surgery benefit		Loss of both hands or both feet; or loss of one hand and one foot	
At least 10 square inches, but less than 20 square inches	\$150	Open abdominal, thoracic	\$1,500	Employee (prior to age 65)	\$100,000
At least 20 square inches, but less than 35 square inches	\$250	Exploratory (without repair)	\$150	Spouse and child	\$50,000
35 or more square inches of the body surface	\$500	Hernia repair	\$150	Employee (ages 65–69)	\$50,000
Concussion		Physician follow-up visit (2 visits per accident)	\$75	Spouse and child	\$25,000
Coma		Chiropractic visit (up to 3 visits per calendar year)	\$25	Employee (70+ years old)	\$25,000
Ruptured disc		Therapy services (up to 10 per accident)		Spouse and child	\$12,500
Knee cartilage		Occupational therapy	\$25	Accidental loss — paralysis, sight, hearing and speech	
Torn with surgical repair	\$750	Speech therapy	\$25	Initial accidental loss — one benefit per accident, not payable with initial dismemberment	
Exploratory surgery or cartilage shaved, only	\$150	Physical therapy	\$25	Permanent paralysis; or	\$15,000
Laceration		Prosthetic device or artificial limb		Loss of sight of both eyes; or	\$15,000
Tendon/ligament and rotator cuff		One	\$750	Loss of sight of one eye; or	\$7,500
Surgical repair of one	\$800	More than one	\$1,500	Loss of the hearing of one ear	\$7,500
Surgical repair of two or more	\$1,200	Appliance (once per accident)		Catastrophic accidental loss† — once per lifetime, not payable with catastrophic dismemberment	
Exploratory surgery without repair	\$150	Blood, plasma and platelets		Permanent paralysis; or loss of hearing in both ears; or loss of the ability to speak; or loss of sight of both eyes	
Dental work, emergency		Travel due to accident		Employee (prior to age 65)	\$100,000
Extraction	\$100	Transportation of more than 50+ miles from residence; 3 trips per accident; max 1,200 miles per round trip		Spouse and child	\$50,000
Crown	\$300	Lodging (per night up to 30 days per accident)		Employee (ages 65–69)	\$50,000
Eye injury	\$300	Rehabilitation unit confinement (per day up to 15 days; max 30 days per calendar year)		Spouse and child	\$25,000
				Employee (70+ years old)	\$25,000
				Spouse and child	\$12,500
				†Catastrophic accidental loss benefit — payable after fulfilling a 365 day elimination period.	

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