

Archdiocese of Philadelphia



Why purchase Supplemental Employee Benefits?

If you become disabled and cannot work, are you prepared? Can your wallet survive a serious accident or illness? These supplemental insurance coverages are an important part of protecting your family's future. **Protect yourself and your loved ones and add the financial security when you need it most!**

Accident Insurance

Accident Insurance is designed to help you meet those out-of-pocket expenses and extra bills that can follow even ordinary accidents. Hospitalization, emergency room treatments, urgent care, physical therapy sessions, etc. are a sampling of payable benefits from common injuries such as fractures, burns, lacerations, dislocations, etc. **There is also an annual \$50 Wellness Benefit for you and any covered family members included.** In addition to providing coverage choices for you and your family, your policy is guaranteed renewable for life as long as premiums are paid on time. *See the schedule of benefits for a full list of benefits and coverage.*

Sample Semi-Monthly Rates:

Accident Insurance Coverage	Total Cost (Semi-Monthly)
Individual Coverage	\$5.87
Employee and Spouse Coverage	\$9.82
Employee and Children Coverage	\$9.84
Employee, Spouse and Children Coverage	\$13.78

Important Items to Remember:



- **Benefits are paid tax-free**
- **Benefits are portable.**
- **Employees are covered the day the application is signed!**

Phone: 1-888-264-2147

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 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
- outpatient surgery facility
- doctor office visit
- hospitalization
- occupational therapy
- speech therapy
- 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.¹
- Most injuries are not work-related, and therefore not covered by workers' compensation.²

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:

- \$100 emergency room co-pay
- \$500 deductible
- \$750 co-pay for surgery (\$3,750 x 20%)
- \$400 co-pay for 10 physical therapy visits
- Total out-of-pocket expenses: \$1,750**

Benefits paid:

- \$150 emergency room visit
- \$100 appliance (knee brace)
- \$300 outpatient surgery facility service
- \$800 surgical ligament tear repair
- \$ 75 follow-up appointment
- \$150 for six physical therapy sessions
- Total benefit paid under policy: \$1,575**

*Costs of treatment and your plan's benefit payout may vary from this example. Please see your plan's benefit schedule for actual amounts. Example is based on the level 2 schedule of benefits.

How to apply) To learn more, watch for information from your employer.

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 off the job. Accident Insurance is offered to all eligible employees who are actively at work.** You decide if it's right for you and your family.

The following benefits are automatically included in your plan:

Wellness Benefit†

Based on the plan selected by your employer, this benefit can pay \$50, \$75 or \$100 per calendar year per insured individual if a covered health screening test is performed, including:

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

There is an additional charge for this feature. A full list of covered tests will be provided in your certificate.

Four reasons to buy this coverage at work:

1. No health questions to answer. If you apply, you automatically receive this base plan.
2. This plan is portable.†† You may take the coverage with you if you leave the company or retire without having to answer new health questions. Unum will bill you directly.
3. Coverage becomes effective on the first day of the month in which payroll deductions begin.
4. Premiums are conveniently deducted from your paycheck.

Additional coverage options

Sickness Hospital Confinement Benefit

Depending on your plan, your employer may have chosen to include this benefit — or you may have the option to select it. This option pays a daily benefit if an insured employee, spouse or child is hospitalized for a covered illness. Based on the plan your employer selects, the amount you receive can be \$100, \$200 or \$300 per day. Children's coverage pays 75% of the employee amount.

This benefit is available to family members who are covered by the base plan. There is an additional charge for this feature.

The benefit includes a 12-month pre-existing condition limitation and may vary by state. Employees and spouses may need to answer certain health questions when applying for this benefit.

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*

Employees must be legally authorized to work in the U.S. and actively working at a U.S. location. Spouses and dependents must live in the U.S. to receive coverage.

My Accident coverage

Coverage plan chosen: _____

Cost per pay period: \$ _____

Date deductions begin: ____/____/____

(For your records — complete during your enrollment)

THIS IS A LIMITED POLICY.

The base policy provides ACCIDENT insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

IMPORTANT NOTICE — THE BASE POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.

** Being "actively at work" means that on the day the employee applies for coverage, he/she must be working at one of his/her company's business locations, or at a location where he/she is required to represent the company. If applying for coverage on a day that is not a scheduled workday, the employee will be considered actively at work as of his/her last scheduled workday. Employees are not considered actively at work if they are on a leave of absence.

† Wellness Benefit not available in CO, CT, DC, KS, NH, NJ, NY, VT, WA.

†† Portability is not available in MT.

In IL, child coverage is available newborn until the child's 30th birthday, if the dependent child is actively enrolled in the military.

NY, TX — employees must be covered by comprehensive health insurance before applying for group accident insurance.

CT, CO, DC, KS, NH, NJ, NY, MN, and VT — the Sickness Hospital Confinement Benefit is not available.

1,2 National Safety Council, "Injury Facts" (2015).

Underwritten by: Unum Life Insurance Company of America, Portland, Maine
In New York, underwritten by: First Unum Life Insurance Company, New York, New York

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. See the actual policy or 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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Be sure to review this schedule of benefits.

It shows the many ways this coverage can pay a benefit if you are injured.

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 without repair	\$100
Laceration	\$25 - \$400
Tendon/ligament and rotator cuff	
Surgical repair of one	\$600
Surgical repair of two or more	\$900
Exploratory surgery only	\$100
Dental work, emergency	
Extraction	\$50
Crown	\$150
Eye injury	\$200

Emergency and hospitalization benefits	Benefit amount
Ambulance (ground, once per accident)¹	\$200
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) ²	\$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 ³	\$0.30 per mile
Lodging (per night up to 30 days per accident) ⁴	\$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 loss⁵	
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 speech⁶	
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

THIS IS A LIMITED POLICY.

For NH and NY, please refer to the state specific form for benefit variations.

In CT, there is a \$500 benefit payable for outpatient emergency room medical care for accidental ingestion of a controlled substance.

† Catastrophic accidental benefit — payable after fulfilling a 365-day elimination period.

1 In CA and CT, no ground or air ambulance benefit is payable.

2 In KS, no chiropractic benefit is payable.

3 In NJ, no transportation benefit is payable.

4 In NJ, no lodging benefit is payable.

5 In ME, catastrophic benefits amounts vary.

6 In PA, no catastrophic accidental dismemberment benefit is payable, no paralysis benefit is payable, no catastrophic accidental loss of sight/speech/hearing benefit is available.

However, the catastrophic accidental loss benefit also covers loss of use of both hands or feet, both arms or legs, one hand and foot, and/or one arm and leg.

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

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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