



Simply Unum® The road to better benefits

Simply Unum is an innovative approach that combines simplified administration for multiple choice plans and attractive benefits and funding options. And, Simply Unum provides effective communication and enrollment support to help your employees better understand the value of their benefits.

Simply Unum effectively merges group and voluntary plans all on one platform. Products are aligned for maximum efficiency, with rules and definitions that are clear and consistent. There's one secure administrative website, one on-line bill, and one payment for all products. Simply Unum also rewards bundling of products by providing cost incentives that increase with the number of products purchased.

The result is a new direction for your benefits — a solution that makes it easy for you to offer employee choice plans while controlling your benefits budget.

Simply Unum. Simply Better.

Life benefits

Employer-paid group term life benefits can be supplemented with Simply Unum's group or individual voluntary life plans — all on one administrative platform.

10/10 yearly renewable term life insurance

Availability

- Employee issue ages 15–70*
- Participation for guarantee issue: greater of 10% or 10 submitted employee applications

Features

- Guarantee issue available to employees when minimum participation requirements are met
- Provides up to two consecutive 10-year periods of level premiums and level death benefits, followed by a yearly renewable term phase also with guaranteed rates
- Available benefit amounts of \$10,000 to \$150,000
- Dependent coverage available

Options

- Living Benefit Option Rider** is included with each policy, giving the policy owner the right to request up to 75% of the face amount (maximum of \$150,000) in the event the insured individual is diagnosed with a terminal illness limiting life expectancy to 12 months or less
- Employee-elected Accidental Death Benefit Rider available at initial enrollment

*In WA, max issue age is 65

**Life expectancy period and payout amount may vary by state

Group term life insurance

Features

- Flat benefits or salary multiples up to \$600,000
- Guarantee issue amounts based on total amount of insured volume
- Waiver of premium

Standard services and features include:

- Life Planning Financial & Legal Resources¹
- Accelerated benefits
- Portability

Options

- Elimination period and definition of disability can be integrated with LTD plan
- Annual salary reporting; benefits paid on actual salary
- Accidental death and dismemberment coverage (AD&D)

AD&D standard benefits include:

- Education benefit
 - Exposure and disappearance benefit
 - Repatriation benefit
 - Seat belt/airbag benefit
- (AD&D amount always equals the employee life amount)

Interest-sensitive whole life 08 insurance

Availability

- Issue ages 15–80
- Participation for guarantee issue: greater of 10% or 10 submitted employee applications

Features

- Guarantee issue available to employees when minimum participation requirements are met
- Can build cash value with current interest rates, guaranteed never lower than 4%
- No physical is required
- Level premium is guaranteed and will not increase with age
- Dependent coverage available

Options

- Living Benefit Option Rider* is included on all policies giving the policy owner the option to request up to 100% of the policy's face amount (maximum of \$150,000) when the insured individual is diagnosed with a terminal illness limiting life expectancy to 12 months or less
- Employer-elected Long Term Care (LTC) Rider**
- Employee-elected accidental death benefit available at initial enrollment

*Life expectancy period and payout amount may vary by state

**Rider not available in CA, FL, HI, NH, NY, UT or WA

Group voluntary term life insurance

Availability

Participation choice of:

- Guarantee issue subject to greater of 20% or 10 enrolled employee lives
- Accept/reject monitored participation subject to 10 enrolled employee applications

Features

- Affordable, age-banded group rates
- High benefit maximum amounts
- Portable coverage
- Waiver of premium
- Life Planning Financial & Legal Resources²
- Annual coverage increases without evidence of insurability if guarantee issue
- Standard plan maximum up to the lesser of five times annual salary or \$500,000
- Accelerated benefits for the terminally ill — up to 100%
- Dependent benefits are available

Options

- Accidental death and dismemberment coverage (AD&D)

AD&D standard benefits include:

- Education benefit
- Exposure and disappearance benefit
- Repatriation benefit
- Seat belt/airbag benefit

(AD&D amount always equals the employee life amount.)

Disability benefits

Simply Unum offers these types of disability benefits — group LTD, group STD and voluntary individual STD — to help employers meet a variety of short- and long-term income protection needs. Group plans can be 100% employer paid, 100% employee paid or the cost can be shared between the employer and employee. Voluntary individual STD is 100% employee paid.

Group long term disability insurance/ Group voluntary long term disability insurance

Features

- Guarantee issue for full benefit amount or monitored guarantee issue
- Choice of 90- or 180-day elimination periods
Accelerated elimination period is standard
- Range of benefit durations
- Employer choice of benefit percentage replacement or incremental monthly benefit to better meet employee needs
- Choice of 50%, 60% or 66 2/3% income replacement (other options available subject to funding method and underwriting guidelines)
- Monthly benefit up to \$15,000, depending on SIC
- Coordinates with STD (elimination period dovetails with STD benefit duration)
- Choice of own occupation and residual definitions of disability
- Three-month accelerated survivor benefit

Standard services include:

- Work-life balance employee assistance program³
- Worldwide emergency travel assistance services⁴
- HR®/BenefitsAnswersNow™⁵
- Social Security advocacy assistance⁶

Options

- Policy conversion
- Portability (continuation of coverage)
- Disability Plus®
- Recovery Income Protection
- Cost of Living Adjustment

Group short term disability insurance/ Group voluntary short term disability insurance

Features

- Guarantee issue for the full benefit amount or monitored guarantee issue
- Choice of 0/7, 7/7, 14/14 or 30/30 day elimination periods
- Choice of 13, 26 or 52 week durations
- Employer choice of benefit percentage replacement or incremental monthly benefit to better meet employee needs
- 50%, 60% or 66 2/3% income replacement (other options available subject to funding method and underwriting guidelines)
- Weekly benefit up to \$2,500, depending on SIC
- Coordinates with LTD (benefit duration dovetails with LTD elimination period)
- Choice of total, or total with residual definitions of disability

Options

- First day hospital
- Outpatient surgery
- Portability (continuation of coverage)
- Waiver of premium

Voluntary individual short term disability insurance

Availability

- Issue ages 17–69
- Participation for guarantee issue: greater of 15% or 10 submitted employee applications

Features

- Guarantee issue available to employees when minimum participation requirements are met
- Up to 60%* of gross monthly salary coverage may be offered
- Employee may choose a monthly benefit from \$400 to \$5,000 for a covered accident/illness (must meet salary requirements)
- Range of elimination and benefit periods
- Waiver of premium provision
- No offsets at claim time
- Guaranteed renewable to age 72

Options

- Employer-elected Mental Illness Rider provides a disability benefit equal to 50% of the policy benefit amount

*In CA, NJ, RI and HI, coverage is limited to 40%.

Plan design and product availability may vary by state.

1,2,3,4 Life Planning Financial & Legal Resources and the work-life balance employee assistance program are provided by the Ceridian Corporation. Ceridian Corporation is not engaged in rendering legal advice. Users should consult with their own attorneys. Worldwide emergency travel assistance services are provided by Assist America Inc. Services are available with selected Unum insurance offerings. Exclusions, limitations and prior notice requirements may apply, and service features, terms and eligibility criteria are subject to change. The services are not valid after termination of coverage and may be withdrawn at any time. Please contact your Unum representative for full details.

5 HRAnswersNow® and BenefitsAnswersNow™ are provided exclusively by CCH. CCH is not engaged in rendering legal advice. Users should consult with their own attorneys. The service is available with selected Unum insurance offerings. Exclusions, limitations and prior notice requirements may apply, and service features, terms and eligibility criteria are subject to change. The service is not valid after termination of coverage and may be withdrawn at any time. Please contact your Unum representative for full details.

6 Social Security advocacy assistance program services are provided by GENEX Services, Inc.

Policies or provisions may vary or be unavailable in some states. Policies have exclusions and limitations which may affect any benefits payable. See the actual policy or your Unum representative for specific provisions and details of availability.

Group term life, group voluntary term life, group long term disability, group voluntary long term disability, group short term disability and group voluntary short term disability underwritten by: Unum Life Insurance Company of America, 2211 Congress Street, Portland, ME 04122

Specified critical illness, MedSupport, accident, 10/10 YRT, interest-sensitive whole life 08 and voluntary individual short term disability underwritten by:

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

unum.com

Accident, MedSupport and specified critical illness insurance are limited policies.

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Supplemental health benefits

Simply Unum offers an array of voluntary supplemental health benefits — helping employers strengthen their benefits plans without adding to their benefits budget.

Specified critical illness insurance

Availability

- Issue ages 16–69

Features

- Benefit amounts from \$5,000 to \$50,000 in \$1,000 increments
- Pays a lump sum benefit (based on a percentage of the policy amount) upon diagnosis of a covered critical illness
- Base plan covered illnesses include heart attack, stroke, major organ transplant, permanent paralysis, end stage renal (kidney) failure and coronary artery bypass surgery†
- Enhanced plan includes all conditions listed under the base plan, plus an additional specified critical illness benefit upon diagnosis of cancer and/or carcinoma in situ†

Options

- Employer-elected health screening benefit rider pays \$50 per calendar year for each covered person, for an approved health screening test
- An employee may elect any combination of the following choices:
 - Spouse-Specified Critical Illness Rider
 - Child-Specified Critical Illness Rider
 - Enhanced plan,* if offered by the employer

†Coronary artery bypass surgery and carcinoma in situ are paid out at 25% of the benefit amount

*Enhanced plan sold as a Cancer Rider in some states

MedSupport insurance

Availability

- Issue ages 17–64
- Participation for guarantee issue: greater of 20% or 10 submitted employee applications

Features

- Guarantee issue available to employees when minimum participation requirements are met
- Hospital confinement benefit of \$500–\$2,000; no calendar year or lifetime maximums
- Outpatient surgery, variable benefit based on the procedure performed
- Diagnostic test benefit of \$100 or \$200 as a result of a covered accident or illness
- No waiting period

Options

- Employee-elected Emergency Care Rider for all covered insured individuals
 - Emergency room visit — \$100
 - Ambulance — \$100
 - Air ambulance — \$500
- Family coverage options

Accident insurance

Availability

- Issue ages 17–80
- Guarantee issue for base plan; no participation requirements
- Base plan provides a schedule of benefits for covered injuries and accident-related expenses
- Plan options include “off-job accident” or “on-job or off-job accident”
- Plan design includes accidental death benefits up to \$25,000 and catastrophic accident benefits up to \$100,000

Options

- Employee-elected Sickness Hospital Confinement Rider pays \$100 per day for hospitalization due to illness for the employee and spouse (\$75 for children)
- Family coverage options

Get started
at unum.com, or
call your broker or
local Unum office.



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