

Unum's accident insurance offers you and your family the following benefits. Please refer to the chart below for the benefit amounts payable for covered injuries and accident-related expenses.

Covered injuries	Benefit amount	Treatment and other services	Benefit amount
Fractures		Doctor's office initial visit	\$50
Open	Up to \$5,000	Surgery benefit	
Closed	Up to \$2,500	Open abdominal, thoracic	\$1,000
Chips	25% of closed amount	Exploratory	\$100
Dislocations		Follow-up treatment for accident (initial follow-up visit)	\$50
Open	Up to \$4,000	Physical therapy (6 treatments)	\$25 per treatment
Closed	Up to \$2,000	Prosthetic device or artificial limb	
Burns		One	\$500
Second degree for 36% or more of body surface	\$750	More than one	\$1,000
Third degree covering at least 9 but less than 35 square inches of body surface	\$1,500	Appliance	\$100
Third degree for 35 or more square inches of body surface	\$10,000	Blood, plasma and platelets	\$300
Skin grafts	25% of burn benefit	Transportation (100+ miles up to 3 trips)	\$300
Concussion	\$100	Lodging (per night up to 30 days)	\$100
Ruptured disc	\$400	Accidental death and other covered losses	Benefit amount
Knee cartilage		Accidental death	
Torn	\$500	Employee	\$25,000
Exploratory	\$100	Spouse	\$10,000
Laceration	\$25-\$400	Child	\$5,000
Tendon/ligament and rotator cuff		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	
Repair of one	\$400	Catastrophic accident — Loss of use of sight, hearing, speech, arms or legs (exceptions for PA, NJ and VT noted below)	
Repair of more than one	\$600	Employee (under 65 years old)	\$100,000
Exploratory only	\$100	Spouse or child (under 65 years old)	\$50,000
Dental work, emergency		Ages 65-69	Amount reduced by 50%
Extraction	\$50	70+ years old	Amount reduced by 75%
Crown	\$150	Loss of finger, toe, hand, foot or sight of an eye	
Eye injury (requires surgery or removal of foreign body)	\$200	Loss of both hands, feet, sight of both eyes, or any combination of two or more losses	\$15,000
Emergency and hospitalization benefits	Benefit amount	Loss of one hand, foot or sight in one eye	\$7,500
Ambulance	\$100	Loss of two or more fingers, toes or any combination of two or more losses	\$1,500
Air ambulance	\$500	Loss of one finger or toe	\$750
Emergency room treatment (includes X-rays)	\$150		
Hospital admission (per admission)	\$750		
Hospital confinement (per day up to 365 days)	\$200		
Hospital intensive care unit	\$400		

Benefits may vary by state. For CO, FL, NC, NH and WA, please refer to the state-specific forms for benefit variations. Not approved in CT. Plan 2 is not approved in NY and PA. Non-cancellable in MA.

Catastrophic accident benefit exceptions: Catastrophic accident benefits are payable after fulfilling a 365-day elimination period. See policy for details. In PA, NJ and VT, the benefit is paid immediately upon written proof of loss. Sight, hearing and speech are not covered.

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PLANS 1 & 2

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 which may affect any benefits payable. For complete details of coverage and availability, please refer to Policy Form L-21762 or contact your Unum representative.

Underwritten by: Provident Life and Accident Insurance Company, Chattanooga, TN

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