

Combine Unum and medical benefits for better financial protection



When you offer supplemental benefits with your medical plan, everyone wins

Employees tend to react more favorably to high-deductible health plans when they **also have access to affordable voluntary benefits**¹



The average cost of a day in the hospital is



44% of individuals don't have at least **\$2,000** in emergency savings³

If you're like many employers, you've searched for effective ways to keep your company's health insurance costs in check.

But high-deductible health plans (HDHPs) and other cost-saving measures can put employee finances at risk. With Unum voluntary benefits such as Accident and Critical Illness Insurance, you can protect your employees — and your bottom line.

Benefits that help — when help is needed most

Even with medical insurance, employees who get hurt or sick can end up with hefty bills to pay. Accident and Critical Illness benefits provide employees with easy access to financial protection.

Here's how these benefits help:

	What it does	How it works
Accident Insurance	Helps employees cover the extra expenses associated with an accidental injury — including deductibles, co-pays and co-insurance.	The covered individual receives a pre-defined, lump-sum benefit — paid directly to the employee if a covered accident occurs, regardless of actual costs incurred.
Critical Illness Insurance	Helps manage the financial impact of a serious illness or event, like cancer* or a heart attack* — so employees can focus on getting well.	Employees receive a lump-sum payment based on their chosen coverage amount, once they're diagnosed with a covered condition.

Keep reading to see how the benefits stack up. ►

Add supplemental benefits for more complete protection

When you total it up, the costs that medical insurance doesn't cover can put employees at significant financial risk.

But if you offer Unum supplemental benefits, you can weave a strong safety net for unexpected health issues.

Here are some examples of how adding these benefits to your medical plan can help employees cope with the total costs of an illness or injury.

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 Deductible

 Co-insurance

 Out-of-pocket maximum**

MORE

To learn more about how Unum benefits can help protect your workforce, contact your Unum representative.

How Unum **Accident** Insurance can help

Health issue:
A fall down the stairs, resulting in a torn knee ligament and broken toe

Employee costs **WITHOUT** Accident Insurance
 For co-pays and deductible not covered by medical insurance **BEFORE**

- Less Accident Insurance benefit **paid to employee**
- › ER treatment.....
 - › Knee brace.....
 - › Fractured toe.....
 - › Ligament tear with surgical repair
 - › Six physical therapy visits

Total benefit payment

FINAL employee costs WITH Accident Insurance **AFTER**

How Unum **Critical Illness** Insurance can help

Health issue:
Cancer diagnosis, followed by surgery and chemotherapy

Employee costs **WITHOUT** Critical Illness Insurance
 › For co-pays, deductible and treatments not covered by medical insurance
 › For household expenses not covered by disability insurance

Total employee costs **BEFORE**

Less Critical Illness Insurance benefit **paid to employee**
 › Critical illness lump-sum payment (amount chosen by employee)

FINAL employee costs WITH Critical Illness Insurance **AFTER**

GROUP ACCIDENT AND CRITICAL ILLNESS INSURANCE PROVIDE LIMITED BENEFITS.

In North Carolina and New York, Group Critical Illness Insurance is called Group Specified Disease Insurance.

This coverage is a supplement to health insurance. It is not a substitute for comprehensive health insurance and does not qualify as minimum essential health coverage.

* Please see policy definitions for complete details about covered conditions.

** Co-pays may also apply for office and specialist visits, as well as emergency and urgent care. Co-payments are included towards your out-of-pocket maximum.

1 Towers Watson, "Voluntary Benefits and Services Survey: A Fresh Look at Enriching Core Benefit Plans" (July 2013).

2,3 Purchasing Power, "Financial Wellness: Addressing the '9 to 5' Impact of 24/7 Financial Stress" (July 2013).

Underwritten by: Unum Life Insurance Company of America, Portland, Maine
 In New York, Group Accident and Specified Disease Insurance is underwritten by First Unum Life Insurance Company, New York, New York.

The policies or their provisions may vary or be unavailable in some states. The 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.

These policies provide limited benefit health insurance only. They do NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

Unum complies with all state civil union and domestic partner laws when applicable.

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