



Employee benefit offerings



Term Life & Accidental Death and Dismemberment Insurance

How it helps

Term Life Insurance can provide benefits to help reduce financial stress for family members if you pass away during your working years.

AD&D Insurance may provide a benefit if you survive an accident but with certain serious injuries. It pays an additional amount if you die due to a covered accident.

Work-Life balance employee assistance program services are provided by HealthAdvocate. Services are available with select Unum insurance offerings. Terms and availability of service are subject to change and prior notification requirements. Service providers do not provide legal advice; please consult your attorney for guidance. Services are not valid after coverage terminates. Please contact your Unum representative for details.

What you should know

- Benefit: 1X annual salary to a maximum benefit of \$250,000
- Accelerated death benefit: 75% to \$250,000
- Benefit reduction:
 - 65% at age 65
 - 45% at age 70
 - 30% at age 75
 - 20% at age 80
 - 15% at age 85
- Portable
- Life planning financial & legal resources
- Employer-paid benefit

Voluntary Life & Accidental Death and Dismemberment Insurance

How it helps

Life Insurance provides benefits to reduce financial stress for family members if you pass away during your working years.

AD&D Insurance may provide a benefit if you survive an accident but with certain serious injuries. It pays an additional amount if you die due to a covered accident.

What you should know

- Employee benefit: Up to 5X annual salary to a maximum benefit of \$500,000
- Regardless of health status, employee can be approved for an amount up to:* \$150,000
 - \$10k increments
- Spouse benefit: Up to 100% of the employee's election to a maximum benefit of \$500,000
 - \$5k increments
- Regardless of health status, spouse can be approved for an amount up to: \$25,000
- Child(ren) benefit: Amount up to \$10,000, for ages up to 26 years.
 - \$2k increments
- Accelerated death benefit: 75% to \$250,000
- Benefit reduction:
 - 65% at age 70
 - 45% at age 75
- Employee-paid benefit

* If you apply for coverage above the amount offered regardless of health status, you will be asked health related questions which may affect your ability to get the larger coverage amount. In order to purchase coverage for your dependents, you must buy coverage for yourself. Coverage amounts cannot exceed 100% of your coverage amounts.

Accelerated death benefit payments will reduce the amount the policy pays upon the covered person's death. As with all tax matters, individuals should consult a tax advisor to assess the impact of this benefit.

Short Term Disability Insurance



How it helps

Can replace a portion of your income when you're unable to work

Helps when you're sidelined with an illness or injury lasting a few weeks to a few months



What it covers

Many conditions that keep you from working, including:

- Recovering from regular pregnancy
- Joint disorders
- Injuries
- Behavioral health issues
- Digestive disorders

What you should know

- Employee only coverage
- Definition of disability: Residual
 - Limited in ability to perform regular occupation
 - 20% or greater earnings loss
- Elimination period injury/sickness: 7/7 days
- Benefit duration: 25 weeks
- 6-week benefit for maternity claims
- 8-week benefit for C-Section delivery
- Employer-paid benefit

Employee Years of Service	Maximum Weekly Benefit:
Less than 2	60% of weekly income to \$2,200
More than 2 but less than 5	70% of weekly income to \$2,200
5 or more	First 2 weeks: 100% of weekly income to \$2,200 Following 2 weeks: 80% of weekly income to \$2,200 Remainder of the benefit period: 70% of weekly income to \$2,200

Voluntary Long Term Disability Insurance



How it helps

Can replace a portion of your income when you're unable to work for a few months or even a few years



What it covers

Many conditions that keep you from working, including:

- Joint disorders
- Cancer
- Behavioral health issues
- Injury and poisoning
- Circulatory diseases

What you should know

- Employee only coverage
- Maximum monthly benefit: 60% to \$8,000
- Benefit duration: Normal Retirement Age
- Elimination period: 180 days
- Pre-existing condition limitation: 3/12
- Employee-paid benefit

Worldwide emergency travel assistance services are provided by Assist America, Inc. Work-Life balance employee assistance program services are provided by HealthAdvocate. Services are available with select Unum insurance offerings. Terms and availability of service are subject to change and prior notification requirements. Service providers do not provide legal advice; please consult your attorney for guidance. Services are not valid after coverage terminates. Please contact your Unum representative for details.

Pre-existing conditions: You have a pre-existing condition if: You received medical treatment, consultation, care or services including diagnostic measures for the condition, or took prescribed drugs or medicines for it in the 3 months just prior to your effective date of coverage; and the disability begins in the first 12 months after your effective date of coverage.

Accident Insurance



What it does

Pays a set amount for various treatments and services if you get injured accidentally on/off the job. Payments are made directly to you to use however you wish — to cover your health insurance deductible, emergency room co-pays or other unexpected costs of an unforeseen injury.

\$50 Be Well Included

Get rewarded for healthy habits — including regular screenings and exams



What it covers

Pays benefits for ER visits and follow-ups, as well as 100+ covered injuries/treatments, including:*

- Broken bones
- Burns
- Knee ligament
- Dislocations
- Emergency dental
- Physical therapy

Unlimited payouts:
Employees can file claims for multiple covered incidents.

What you should know

- 24-hour coverage
- **No medical underwriting to qualify**
- **No Pre-Existing Condition Exclusion**
- Apply during this enrollment to secure rates designed for your employer.
- \$50 Be Well Benefit
- **Portable:** You can take this coverage with you if you leave your job.
- Includes new benefits like
 - Pet lodging
 - Organized sport benefit
 - Family care
 - Felony/sexual assault

* Please refer to the policy for the complete list of covered conditions.

Critical Illness Insurance



What it does

Pays a lump-sum amount directly to you when you're diagnosed with a covered condition

Helps pay for out-of-pocket costs — like co-pays and deductibles — that health insurance does not cover when you face a serious illness

Be Well Included

Get rewarded for healthy habits — including regular screenings and exams



What it covers

Serious illness, including:

- Coronary artery disease major (50%); minor (10%)
- End-stage renal failure
- Heart attack
- Major organ failure requiring transplant
- Stroke
- Invasive cancer (including breast cancer)
- Noninvasive cancer (25%)
- Skin cancer (\$500)
- Benign brain tumor
- Coma
- Loss of hearing, sight or speech

- Infectious disease (25%)
- Permanent paralysis
- Amyotrophic Lateral Sclerosis (ALS)
- Dementia (including Alzheimer's)
- Multiple sclerosis
- Parkinson's disease
- Occupational HIV and Hepatitis
- Functional loss

Children's conditions:

- Cerebral palsy
- Cleft lip or palate
- Cystic fibrosis
- Down syndrome
- Spina bifida

What you should know

- Employee Choice of \$10,000, \$20,000 or \$30,000
- Be Well Benefit is tied to elected amount:
 - \$10,000 = \$50 Be Well
 - \$20,000 = \$75 Be well
 - \$30,000 - \$100 Be Well
- Spouse can get 100% of employee coverage amount
- Children are covered at 100% of employee amount until age 26 at **NO ADDITIONAL COST!**
- Can pay a set amount when a person is diagnosed with a covered condition, such as heart attack, stroke, or organ failure
- Payable directly to employees to use however they choose
- Benefit payable for each condition
- Functional Loss Benefit
- **No Pre-existing Condition Limitation**
- **No Medical Questions**

Hospital Insurance



What it does

Pays a set amount when you're admitted to the hospital. The money is paid directly to you to use however you wish.

\$50 Be Well Included

Get rewarded for healthy habits — including regular screenings and exams



What it covers

- Hospital admission — \$1,000 per insured per year
- Daily hospital confinement — \$100 per day to a maximum of 365 days per calendar year
- ICU daily stay — \$200 per day to a maximum of 15 days per calendar year
- Short Stay - \$250 for a maximum of 1 day per calendar year
 - Short Stay benefit payable for hospital stay over 8 hours but less than 20
 - Admission and Daily Stay benefit payable for a stay over 20 hours

What you should know

- Covers hospital stays due to accidents, sicknesses or childbirth
- 24/7 coverage with no geographical limits on covered injuries and treatments
- HSA-compatible benefits
- Family coverage option available
- **No medical underwriting to qualify for coverage**
- **No pre-existing condition limitation**
- Portable without health questions
- \$50 Be Well Benefit

Unum Claims

A superior claims experience.



One claim intake is all it takes

1. Integrated claims with Accident, Critical Illness, and Hospital
2. Seamlessly transition from STD to LTD
3. One Disability Benefits Specialist through the life of the claim
4. Claim decisions typically made in 1-3 days with complete information



Suzie breaks her arm in a car accident and ends up in the hospital.*



She files a Short Term Disability (STD) claim online at Unum.com.



Suzie can check her claim status 24/7 by using the Unum Customer Mobile App or visiting our website.



Suzie gets the service she needs, when she needs it. And we make a decision on her STD claim in less than 1 day.¹

94%

of Unum voluntary benefit claimants surveyed are satisfied with the overall handling of the claim.²

While processing her claim, our claims representative checks to see what other coverage Suzie has. He finds that she's also eligible for benefits under her Accident and Hospital policies – and he initiates those claims, too, so Suzie gets paid.

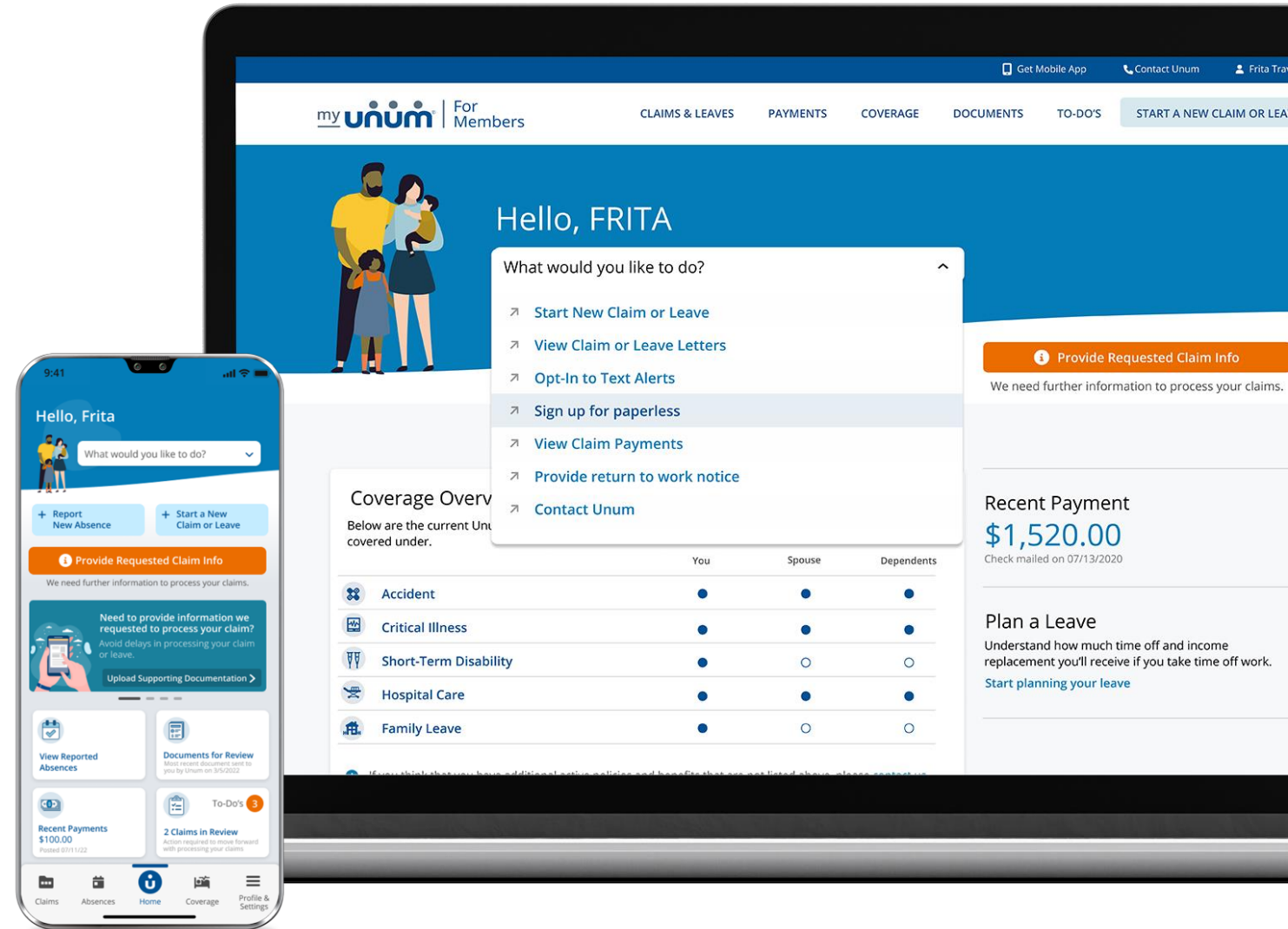
* For illustrative purposes only.

¹ Based on 2021 internal Unum data. Timing applies to initial claim filings that include complete information.

² Market Decisions, "2018 Voluntary Benefits Claimant Satisfaction Research" (2019).

A new consumer digital claims and leave experience

- Updated self-service tools to support filing claims online
- Responsive mobile app and desktop so employees don't lose their place when filing a claim
- Review active claims and recent payments on a personal dashboard



Value Adds

A superior claims experience.



Included with LTD: Work-life balance

Employees, spouses, dependent children
and parents/parents-in-law are all covered



Not available in NY



Help with unplanned life events

- Emotional health: video counseling and face-to-face support
- Parenting, child care and eldercare
- Identity theft
- Reducing medical bills — Medical Bill Saver



Planning for the future

- Consultation with an attorney in the individual's state of residence
- Estate planning assistance
- Will preparation and trusts assistance
- Health directives and powers of attorney



When the worst happens

- Grief and family counseling
- Planning for financial changes
- Estate settlement
- Funeral planning¹

Work-life balance employee assistance program and Life Planning Financial & Legal Resources services, are provided by HealthAdvocate, and are available with select Unum insurance offerings. Terms and availability of service are subject to change. Service provider does not provide legal advice; please consult your attorney for guidance. Services are not valid after coverage terminates. Please contact your Unum representative for details.

¹ This is available through Life Planning services, which is separate from Work-life balance. Life Planning is not available in NY. State mandated limitations for legal services in WA apply.

Included with LTD: Assistance when traveling

When things happen, we can lend a helping hand

- Help with finding access to qualified medical providers
- Emergency medical evacuation
- Assistance for missing passports, lost credit cards and stolen cash
- Covers any member of the family when traveling 100 miles or more from home¹

“My wallet was stolen while I was driving my daughter to college in another state. My travel assist coverage helped get replacement credit cards overnighted to our hotel, so she wouldn’t miss orientation.*”

¹ Spouses traveling on business for their employers are not eligible.

* For illustrative purposes only.

Not available in NY

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BE WELL BENEFIT —benefit when you get a covered screening

Accident - \$50 benefit

Hospital - \$50 benefit

Critical Illness - \$50, \$75 or \$100 benefit



What it does

Offers a financial incentive to take a wellness test, which can detect common issues and warning signs — and give employees the head start they need to improve their health



Common covered tests

- Blood test for triglycerides
- Serum cholesterol test
- Fasting blood glucose test
- Mammograph
- Colonoscopy
- Pap smear

Plus, additional exams and screenings

- Annual exams by a physician including sports physicals and well-child visits
- Immunizations including HPV, MMR, tetanus, influenza

Please refer to the certificate for a complete list of covered Be Well tests.

How it works

It's a yearly benefit payable directly to the employee for one covered health screening per year, per covered individual.

Unum Disclosures

Disclosures — Short Term Disability Insurance

Active employee

You are considered in active employment, if on the day you apply for coverage, you are being paid regularly by your employer for the required minimum hours each week and you are performing the material and substantial duties of your regular occupation.

Delayed effective date of coverage

Insurance coverage will be delayed if you are not an active employee because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective.

Definition of disability

You are considered disabled when Unum determines that, due to sickness or injury:

- You are limited from performing the material and substantial duties of your regular occupation; and
- You have a 20% or more loss in weekly earnings.

You must be under the regular care of a physician in order to be considered disabled.

The loss of a professional or occupational license or certification does not, in itself, constitute disability. 'Substantial and material acts' means the important tasks, functions and operations generally required by employers from those engaged in your usual occupation that cannot be reasonably omitted or modified. Unless the policy specifies otherwise, as part of the disability claims evaluation process, Unum will evaluate your occupation based on how it is normally performed in the national economy, not how work is performed for a specific employer, at a specific location or in a specific region.

Deductible sources of income

Your disability benefit may be reduced by deductible sources of income and any earnings you have while you are disabled, including such items as group disability benefits or other amounts you receive or are entitled to receive:

- Workers' compensation or similar occupational benefit laws
- State compulsory benefit laws
- Automobile liability insurance policy
- Motor vehicle insurance policy or plan
- No fault motor vehicle plan
- Legal judgments and settlements
- Salary continuation or sick leave plans, if applicable
- Other group or association disability programs or insurance
- Social Security or similar governmental programs

Exclusions and limitations

Benefits will not be paid for disabilities caused by, contributed to by, or resulting from:

- War, declared or undeclared or any act of war
- Active participation in a riot
- Intentionally self-inflicted injuries;
- Loss of professional license, occupational license or certification;
- Commission of a crime for which you have been convicted;
- Any period of disability during which you are incarcerated;
- Any occupational injury or sickness (this will not apply to a partner or sole proprietor who cannot be covered by law under workers' compensation or any similar law);

The loss of a professional or occupational license does not, in itself, constitute disability.

Termination of coverage

Your coverage under the policy ends on the earliest of the following:

- The date the policy or plan is cancelled
- The date you no longer are in an eligible group
- The date your eligible group is no longer covered
- The last day of the period for which you made any required contributions
- The last day you are in active employment except as provided under the covered layoff or leave of absence provision.

Unum will provide coverage for a payable claim that occurs while you are covered under the policy or plan.

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 C.FP-1 et al., or contact your Unum representative.

Underwritten by: Unum Life Insurance Company of America, Portland, Maine

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Disclosures — Long Term Disability Insurance

Active employee

You are considered in active employment, if on the day you apply for coverage, you are being paid regularly by your employer for the required minimum hours each week and you are performing the material and substantial duties of your regular occupation.

Delayed effective date of coverage

Insurance coverage will be delayed if you are not an active employee because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective.

Benefit duration (BD)

The duration of your benefit payments is based on your age when your disability occurs. Your Long Term Disability benefits are payable while you continue to meet the definition of disability. Please refer to your plan document for the duration of benefits under this policy.

Definition of disability

You are considered disabled when Unum determines that:

- You are limited from performing the material and substantial duties of your regular occupation due to sickness or injury; and
- You have a 20% or more loss of indexed monthly earnings due to the same sickness or injury

After 24 months, you are considered disabled when Unum determines that due to the same sickness or injury, you are unable to perform the duties of any gainful occupation for which you are reasonably fitted by education, training or experience.

You must be under the regular care of a physician in order to be considered disabled.

The loss of a professional or occupational license or certification does not, in itself, constitute disability.

“Substantial and material acts” means the important tasks, functions and operations that are generally required by employers from those engaged in your usual occupation and that cannot be reasonably omitted or modified.

Unless the policy specifies otherwise, as part of the disability claims evaluation process, Unum will evaluate your occupation based on how it is normally performed in the national economy, not how work is performed for a specific employer, at a specific location or in a specific region.

Pre-existing conditions

You have a pre-existing condition if:

- You received medical treatment, consultation, care or services including diagnostic measures for the condition, or took prescribed drugs or medicines for it in the 3 months just prior to your effective date of coverage; and
- The disability begins in the first 12 months after your effective date of coverage.

Deductible sources of income

Your disability benefit may be reduced by deductible sources of income and any earnings you have while you are disabled, including such items as group disability benefits or other amounts you receive or are entitled to receive:

- Workers’ compensation or similar occupational benefit laws, including a temporary disability benefit under a workers’ compensation law
- State compulsory benefit laws
- Automobile liability insurance policy
- No fault motor vehicle plan
- Third-party settlements
- Other group insurance plans
- A group plan sponsored by your employer
- Governmental retirement system
- Salary continuation or sick leave plans, if applicable
- Retirement payments
- Social Security or similar governmental programs

Exclusions and limitations

Benefits will not be paid for disabilities caused by, contributed to by, or resulting from:

- Intentionally self-inflicted injuries;
- Active participation in a riot;
- War, declared or undeclared or any act of war;
- Commission of a crime for which you have been convicted;
- Loss of professional license, occupational license or certification; or
- Pre-existing conditions (See the disclosure section to learn more).

The loss of a professional or occupational license does not, in itself, constitute disability.

Unum will not pay a benefit for any period of disability during which you are incarcerated.

The lifetime cumulative maximum benefit for all disabilities due to mental illness is 24 months. Disabilities based primarily on self-reported symptoms are limited to 24 months. Only 24 months of benefits will be paid for any combination of such disabilities even if the disabilities are not continuous and/or are not related. Payments can continue beyond 24 months only if you are confined to a hospital or institution as a result of the disability.

Termination of coverage

Your coverage under the policy ends on the earliest of the following:

Disclosures — Long Term Disability Insurance continued

- The date the policy or plan is cancelled
- The date you no longer are in an eligible group
- The date your eligible group is no longer covered
- The last day of the period for which you made any required contributions
- The last day you are in active employment except as provided under the covered layoff or leave of absence provision.

Unum will provide coverage for a payable claim that occurs while you are covered under the policy or plan. Unum's LTD contracts standardly include a provision called the Social Security Claimant Advocacy Program. With this feature, claimants can receive expert advice and assistance from us regarding their Social Security Disability claim during the application and appeal process. Social Security advocacy services are provided by GENEX Services, LLC or Brown & Brown Absence Services Group. Referral to one of our advocacy partners is determined by Unum.

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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 C.FP-1 et al. or contact your Unum representative.

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Disclosures —Life Insurance

Actively at work

Eligible employees must be actively at work to apply for coverage. Being actively at work means on the day the employee applies for coverage, the individual must be working at one of his/her company's business locations; or the individual must be working 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 or lay off.

Employees must be U.S. citizens or legally authorized to work in the U.S. to receive coverage.

Employees must be actively employed in the United States with the Employer to receive coverage. Employees must be insured under the plan for spouses and dependents to be eligible for coverage.

Exclusions and limitations

Life insurance benefits will not be paid for deaths that are caused by suicide occurring within 24 months after the effective date of coverage or the date that increases to existing coverage becomes effective. This exclusion standardly applies to all medically written amounts and contributory amounts that are funded by the employee including shared funding plans.

AD&D specific exclusions and limitations:

Accidental death and dismemberment benefits will not be paid for losses caused by, contributed to by, or resulting from:

- Disease of the body; diagnostic, medical or surgical treatment or mental disorder as set forth in the latest edition of the Diagnostic and Statistical Manual of Mental Disorders (DSM)
- Suicide, self-destruction while sane, intentionally self-inflicted injury while sane or self-inflicted injury while insane
- War, declared or undeclared, or any act of war
- Active participation in a riot
- Committing or attempting to commit a crime under state or federal law
- The voluntary use of any prescription or non-prescription drug, poison, fume or other chemical substance unless used according to the prescription or direction of your doctor. This exclusion does not apply to you if the chemical substance is ethanol.
- Intoxication – “Being intoxicated” means your blood alcohol level equals or exceeds the legal limit for operating a motor vehicle in the state or jurisdiction where the accident occurred.

Delayed effective date of coverage

Employee: Insurance coverage will be delayed if you are not in active employment because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective.

Age reduction

Coverage amounts for Life and AD&D Insurance for you will reduce to:

- 65% of the original amount when you reach age 65
- 45% of the original amount when you reach age 70
- 30% of the original amount when you reach age 75
- 20% of the original amount when you reach age 80
- 15% of the original amount when you reach age 85

Coverage may not be increased after a reduction.

Termination of coverage

Your coverage under the policy ends on the earliest of:

- The date the policy or plan is cancelled
- The date you no longer are in an eligible group
- The date your eligible group is no longer covered
- The last day of the period for which you made any required contributions
- The last day you are actively employed (unless coverage is continued due to a covered layoff, leave of absence, injury or sickness), as described in the certificate of coverage

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 C.FP-1 et al or contact your Unum representative.

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Actively at work

Eligible employees must be actively at work to apply for coverage. Being actively at work means on the day the employee applies for coverage, the individual must be working at one of his/her company's business locations; or the individual must be working 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 or lay off.

An unmarried handicapped dependent child who becomes handicapped prior to the child's attainment age of 26 may be eligible for benefits. Please see your plan administrator for details on eligibility.

Employees must be U.S. citizens or legally authorized to work in the U.S. to receive coverage. Employees must be actively employed in the United States with the Employer to receive coverage. Employees must be insured under the plan for spouses and dependents to be eligible for coverage.

Exclusions and limitations

Life insurance benefits will not be paid for deaths caused by suicide occurring within 24 months after the effective date of coverage. The same applies for increased or additional benefits.

AD&D specific exclusions and limitations:

Accidental death and dismemberment benefits will not be paid for losses caused by, contributed to by, or resulting from:

- Disease of the body; diagnostic, medical or surgical treatment or mental disorder as set forth in the latest edition of the Diagnostic and Statistical Manual of Mental Disorders (DSM)
- Suicide, self-destruction while sane, intentionally self-inflicted injury while sane or self-inflicted injury while insane
- War, declared or undeclared, or any act of war
- Active participation in a riot
- Committing or attempting to commit a crime under state or federal law
- The voluntary use of any prescription or non-prescription drug, poison, fume or other chemical substance unless used according to the prescription or direction of your or your dependent's doctor. This exclusion does not apply to you or your dependent if the chemical substance is ethanol.
- Intoxication – 'Being intoxicated' means your or your dependent's blood alcohol level equals or exceeds the legal limit for operating a motor vehicle in the state or jurisdiction where the accident occurred.

Delayed effective date of coverage

Insurance coverage will be delayed if you are not an active employee because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective.

Delayed Effective Date: if your spouse or child has a serious injury, sickness, or disorder, or is confined, their coverage may not take effect. Payment of premium does not guarantee coverage. Please refer to your policy contract or see your plan administrator for an explanation of the delayed effective date provision that applies to your plan.

Age Reduction

Coverage amounts for Life and AD&D Insurance for you and your dependents will reduce to 65% of the original amount when you reach age 70, and will reduce to 45% of the original amount when you reach age 75. Coverage may not be increased after a reduction.

Termination of coverage

Your coverage and your dependents' coverage under the policy ends on the earliest of:

- The date the policy or plan is cancelled
- The date you no longer are in an eligible group
- The date your eligible group is no longer covered
- The last day of the period for which you made any required contributions
- The last day you are actively employed (unless coverage is continued due to a covered layoff, leave of absence, injury or sickness), as described in the certificate of coverage

In addition, coverage for any one dependent will end on the earliest of:

- The date your coverage under a plan ends
- The date your dependent ceases to be an eligible dependent
- For a spouse, the date of a divorce or annulment
- For dependents, the date of your death

Unum will provide coverage for a payable claim that occurs while you and your dependents are covered under the policy or plan.

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 C.FP-1 et al or contact your Unum representative.

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

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Active employment

You are considered in active employment if, on the day you apply for coverage, you are being paid regularly for the required minimum 20 hours each week and you are performing the material and substantial duties of your regular occupation. Insurance coverage will be delayed if you are not in active employment because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective. New employees have a 30 day waiting period to be eligible for coverage. Please contact your plan administrator to confirm your eligibility date.

If enrolling, and eligible for Medicare (age 65+; or disabled) the Guide to Health Insurance for People with Medicare is available at <https://www.medicare.gov/publications/02110-medigap-guide-health-insurance.pdf>.

Effective date of coverage

Coverage becomes effective on the first day of the month in which payroll deductions begin.

Exclusions and limitations

We will not pay benefits for a claim that is caused by, contributed to by, or occurs as the result any of the following:

- committing or attempting to commit a felony;
- being engaged in an illegal occupation or activity;
- injuring oneself intentionally or attempting or committing suicide, whether sane or not;
- active participation in a riot, insurrection, or terrorist activity. This does not include civil commotion or disorder, Injury as an innocent bystander, or Injury for self-defense;
- participating in war or any act of war, whether declared or undeclared;
- combat or training for combat while serving in the armed forces of any nation or authority, including the National Guard, or similar government organizations;
- a Covered Loss that occurs while an Insured is legally incarcerated in a penal or correctional institution;
- elective procedures, cosmetic surgery, or reconstructive surgery unless it is a result of trauma, infection, or other diseases;
- any Sickness, bodily infirmity, or other abnormal physical condition or Mental or Nervous Disorders, including diagnosis, treatment, or surgery for it;
- Infection. This exclusion does not apply when the infection is due directly to a cut or wound sustained in a Covered Accident;
- experimental or investigational procedures;
- operating any motorized vehicle while intoxicated;
- operating, learning to operate, serving as a crew member of any aircraft or hot air balloon, including those which are not motor-driven, unless flying as a fare paying passenger;
- jumping, parachuting, or falling from any aircraft or hot air balloon, including those which are not motor-driven;
- travel or flight in any aircraft or hot air balloon, including those which are not motor-driven, if it is being used for testing or experimental purposes, used by or for any military authority, or used for travel beyond the earth's atmosphere;
- practicing for or participating in any semi-professional or professional competitive athletic contests for which any type of compensation or remuneration is received;
- riding or driving an air, land or water vehicle in a race, speed or endurance contest; and
- engaging in hang-gliding, bungee jumping, sail gliding, parasailing, parakiting, or BASE jumping.

The Accidental Death and Dismemberment Benefits are also subject to the following Exclusions. We will not pay benefits for a claim that is caused by, contributed to by, or resulting from any of the following:

- being intoxicated; and
 - voluntary use of or treatment for voluntary use of any prescription or non-prescription drug, intoxicant, poison, fume, or other chemical substance unless taken as prescribed or directed by the Insured's Physician
- Additionally, no benefits will be paid for a Covered Loss that occurs prior to the Coverage Effective Date.

Termination of employee coverage

If you choose to cancel your coverage your coverage ends on the first of the month following the date you provide notification to your employer. Otherwise, your coverage ends on the earliest of the:

- the date this policy is canceled by Unum or your employer;
- the date you are no longer in an eligible group;
- the date your eligible group is no longer covered;
- the date of your death;
- the last day of the period any required premium contributions are made;
- the last day you are in active employment.

However, as long as premium is paid as required, coverage will continue

- in accordance with the Continuation of your Coverage during Absences provision; or
- if you elect to continue coverage for you, your Spouse, and Children under Portability of Accident Insurance.

We will provide coverage for a Payable Claim that occurs while you are covered under this certificate

Accident Insurance**THIS IS A LIMITED BENEFITS POLICY**

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 certificate form GAC16-1 et al. and GAC16-2, GAC16-2-IL, GAC16-3-NH, GAC16-2-OH, and GAC16-2-UT. Policy Form GAP16-1 et al. in all states, GAP16-3-NH in New Hampshire or contact your Unum representative.

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

Active employment: You are considered in active employment if, on the day you apply for coverage, you are being paid regularly for the required minimum 20 hours each week and you are performing the material and substantial duties of your regular occupation. Insurance coverage will be delayed if you are not in active employment because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective. New employees have a 30 day waiting period to be eligible for coverage. Please contact your plan administrator to confirm your eligibility date. If enrolling, and eligible for Medicare (age 65+; or disabled) the Guide to Health Insurance for People with Medicare is available at www.medicare.gov/sites/default/files/2022-03/02110-medigap-guide-health-insurance.pdf.

Your paycheck deduction will include the cost of coverage and the Be Well Benefit. Actual billed amounts may vary.
Date of diagnosis must be after the coverage effective date.

Exclusions and limitations

We will not pay benefits for a claim that is caused by, contributed to by, or occurs as a result of any of the following:

- committing or attempting to commit a felony; being engaged in an illegal occupation or activity; injuring oneself intentionally or attempting or committing suicide, whether sane or not; active participation in a riot, insurrection, or terrorist activity. This does not include civil commotion or disorder, injury as an innocent bystander, or injury for self-defense; participating in war or any act of war, whether declared or undeclared; combat or training for combat while serving in the armed forces of any nation or authority, including the National Guard, or similar government organizations; voluntary use of or treatment for voluntary use of any prescription or non-prescription drug, alcohol, poison, fume, or other chemical substance unless taken as prescribed or directed by the Insured's Physician; being intoxicated; and a Date of Diagnosis that occurs while an Insured is legally incarcerated in a penal or correctional institution.

Additionally, no benefits will be paid for a Date of Diagnosis that occurs prior to the Coverage Effective Date.

End of employee coverage

If you choose to cancel your coverage your coverage ends on the first of the month following the date you provide notification to your employer. Otherwise, your coverage ends on the earliest of the: date this policy is canceled by Unum or your employer; date you are no longer in an eligible group; date your eligible group is no longer covered; date of your death; last day of the period any required premium contributions are made; or last day you are in active employment.

However, as long as premium is paid as required, coverage will continue in accordance with the Continuation of your Coverage during Absences provision or if you elect to continue coverage for you, your Spouse, and Children under Portability of Critical Illness Insurance.

Unum will provide coverage for a payable claim that occurs while you are covered under this certificate.

THIS INSURANCE PROVIDES LIMITED BENEFITS

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 imitations which may affect any benefits payable. For complete details of coverage and availability, please refer to Policy Form GCIP16-1 or the Certificate Form GCIC16-1 or contact your Unum representative.

Underwritten by: Unum Insurance Company, Portland, Maine

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Hospital insurance filed policy name is Group Hospital Indemnity Insurance Policy

Active employment

You are considered in active employment if, on the day you apply for coverage, you are being paid regularly for the required minimum 20 hours per week and you are performing the material and substantial duties of your regular occupation. Insurance coverage will be delayed if you are not in active employment because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective. New employees have a 30 day waiting period to be eligible for coverage. Please contact your plan administrator to confirm your eligibility date.

Childbirth Limitation

We will pay benefits due to Childbirth for any Insured within the first nine months after the Insured's Coverage Effective Date.

Childbirth or Complications of Pregnancy will be covered to the same extent as any other Covered Sickness.

Exclusions and limitations

We will not pay benefits for a claim that is caused by, contributed to by, or resulting from any of the following:

- participation in a felony;
- being engaged in an illegal occupation;
- injuring oneself intentionally or attempting or committing suicide, whether sane or not;
- participation in a riot, or insurrection. This does not include civil commotion or disorder, Injury as an innocent bystander, or Injury for self-defense;
- participating in war or any act of war, whether declared or undeclared;
- combat while serving in the armed forces of any nation or authority, including the National Guard, or similar government organizations while coverage is suspended and no premiums are collected;
- being legally intoxicated;
- a Covered Loss that occurs while an Insured is legally incarcerated in a penal or correctional institution;
- elective procedures, cosmetic surgery, or reconstructive surgery unless it is a result of organ donation, trauma, infection, gender identity disorders, or other diseases;
- treatment for dental care or dental procedures, unless treatment is the result of a Covered Accident;
- any Admission of a newborn Child immediately following Childbirth unless the newborn is Injured or Sick;
- voluntary use of illegal drugs; and
- Mental or Nervous Disorders. This exclusion does not include dementia if it is a result of:
 - stroke, Alzheimer's disease, trauma, viral infection; or
 - other conditions which are not usually treated by a mental health provider or other qualified provider using psychotherapy, psychotropic drugs, or other similar methods of treatment.

Additionally, no benefits will be paid for a Covered Loss that occurs prior to the Coverage Effective Date.

End of employee coverage

If you choose to cancel your coverage under this certificate, your coverage will end on the first of the month following the date you provide notification to your Employer.

Otherwise, your coverage under this certificate ends on the earliest of:

- the date the Policy is cancelled by us or your Employer;
- the date you are no longer in an Eligible Group;
- the date your Eligible Group is no longer covered;
- the date of your death;
- the last day of the period any required premium contributions are made; or
- the last day you are in Active Employment.

However, as long as premium is paid as required, coverage will continue in accordance with the Continuation of your Coverage During Absences provision or if you elect to continue coverage for you under Portability of Hospital Indemnity Insurance.

We will provide coverage for a Payable Claim that occurs while you are covered under this certificate.

THIS INSURANCE PROVIDES LIMITED BENEFITS

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 as defined in federal law. Some states may require individuals to have comprehensive medical coverage before purchasing hospital insurance.

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 definitions of coverage and availability, please refer to Certificate Form GHIC16-1 and policy form GHIP16-1 or contact your Unum representative.

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

Underwritten by: Unum Insurance Company, Portland, Maine

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Disclosures

Group Hospital Indemnity 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.

Thank You

