

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, and may include coverage for on-job accidents, depending on the plan chosen by your employer. Accident insurance is offered to all eligible employees ages 17 to 80³ who are actively at work. You decide if it's right for you and your family.

Five reasons to buy this coverage at work

1. No health questions to answer. If you apply, you automatically receive this base plan.
2. You own the policy so you can keep it even if you leave the company or retire. Unum will bill you directly for the same premium amount.
3. Coverage becomes effective on the first day of the month in which payroll deductions begin.
4. Your base coverage is guaranteed renewable for life.
5. Premiums are conveniently deducted from your paycheck.

For AFGE Members

Presented by: Benefit Architects

To enroll during the open season at your Local,
please call: 800-733-7236

Additional coverage option

Hospital confinement for sickness rider

For an additional premium, this rider pays the insured employee, spouse or child(ren) a daily benefit if he or she is in the hospital for a covered illness. Amount is \$100 per day for employee and spouse; \$75 for children. The eligible age for employee and spouse is 17 to 67 and 14 days through 24 years for children.

This rider is available to family members who are covered by the base plan.

The rider includes a 12-month pre-existing condition limitation and a nine-month pregnancy exclusion. Employees and their spouses need to answer certain health questions when applying for this rider.

Available family coverage

Who can have it?

Spouse coverage	Ages 17 to 80, if actively at work or not disabled
Child coverage	Available to eligible children, stepchildren, and legally adopted children, ages 14 days through 24 years, who are not disabled and/or married

My Accident coverage

Coverage plan chosen: _____

Cost per pay period: \$ _____

Date deductions begin: ____/____/____

(For your records — complete during your enrollment)

In Vermont, insured individuals must be covered by comprehensive health insurance before applying for Accident insurance. The policy is non-cancelable in MA.

¹ National Safety Council, "Report on Injuries in America, 2005-2006," page 31.

² National Safety Council, "Injury Facts," 2005-2006 edition, page 52.

³ In California, coverage is issued to eligible employees ages 17 to 64.

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

Underwritten by the following subsidiary of Unum Group: Provident Life and Accident Insurance Company, 1 Fountain Square, Chattanooga, TN 37402. www.unum.com

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BASE PLAN IS AN ACCIDENT-ONLY POLICY.

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