

# Portfolio of benefit plans

Product offering	Funding options	Availability (minimum eligible lives)
<b>Disability insurance</b>		
Group Short Term Disability Insurance	Employer paid	2+*
	Employee paid	10+
	Shared funding	2+
Group Long Term Disability Insurance	Employer paid	2+
	Employee paid	10+
	Shared funding	2+
Individual Short Term Disability Insurance	Employee paid	10+
Individual Disability Insurance	Employer paid	3+
	Employee paid	3+
	Shared funding	3+
<b>Life insurance</b>		
Group Term Life Insurance	Employer paid	2+
	Employee paid	10+
	Shared funding	2+
Group Term Life and AD&D Insurance	Employer paid	2+
	Employee paid	10+
	Shared funding	2+
Individual Term Life Insurance	Employee paid	10+
Whole Life Insurance	Employee paid	10+
Individual Universal Life Insurance	Employee paid	10+

Product offering	Funding options	Availability (minimum eligible lives)
<b>Supplemental health insurance**</b>		
Group Accident Insurance	Employee paid	10+
Individual Accident Insurance	Employee paid	10+
Group Critical Illness Insurance†	Employer paid	10+
	Employee paid	10+
Individual Critical Illness Insurance	Employee paid	10+
Group Hospital Indemnity Insurance	Employee paid	10+
Cancer Insurance	Employee paid	10+
<b>Dental insurance††</b>		
Passive PPO Dental Insurance	Employer paid	2+
	Employee paid	2+
	Shared funding	2+
Active PPO Dental Insurance	Employer paid	10+
	Employee paid	10+
	Shared funding	10+
Dental Health Maintenance Organization (DHMO) Insurance†††	Employer paid	10+
	Employee paid	10+
	Shared funding	10+
<b>Vision insurance#</b>		
Active PPO Vision Insurance	Employer paid	2+
	Employee paid	2+
	Shared funding	2+

Service offering	Availability
<b>HR®/BenefitAnswersNow™</b>	A regularly updated online library of HR compliance and benefits information that includes federal and state employment laws, which is available to group long term disability customers with 10 to 1,999 employees.
<b>Full-service benefit communication and enrollment</b>	One-on-one or Web-based enrollments, customized communication tools and educational services, and local support from expert benefit representatives. Included with voluntary products. Fees may apply with other products.
<b>FMLA and state leave management</b>	Technical expertise and resources for effective coordination of disability claims and employee absences in compliance with state and federal leave laws. Fee for service for group long term and short term disability customers with 100+ employees.
<b>Claim &amp; Leave InSight</b>	Web-based reporting system that provides up-to-the-minute information on employee claims and leaves. Available for customers who have 100+ employees and at least one of the following: Leave Management Services, Short Term Disability, Long Term Disability, or Group Life Insurance.
<b>Self-insured short term disability claims management</b>	A suite of fee-based services that can help simplify claim administration for employers with 250+ employees.##

Service offering	Availability
<b>Secure Web services</b>	With just a click, group customers can review billing, submit payments, report employee changes, download forms and view claims status.
<b>Work-life balance EAP</b>	Help for employees and their families, in person or by phone, with daily conflicts or more serious issues such as depression and substance abuse. Included with group long term disability. Available with group life.
<b>Worldwide emergency travel assistance program</b>	24/7 access to medical resources, prescription replacement and transportation assistance. For employees, their spouses and children who travel 100 miles or more from home, for business <sup>1</sup> or pleasure. Available with group long term and short term disability and life.
<b>Life Planning Financial &amp; Legal Resources</b>	Financial & legal planning and counseling for life insurance beneficiaries and for covered employees and spouses who are terminally ill. Included with all group life plans.
<b>Stay-at-work and return-to-work programs</b>	Development of lost-time management and productivity programs. Fee for service.
<b>Health Resource Connects</b>	Benefits specialists available to educate disabled employees about their company's health management program and connect them with the appropriate resources. Available for short term disability customers with 2,000+ employees. Fee for service.

\* In California, Hawaii and Rhode Island, 10 or more eligible lives required. In Michigan, 5 or more eligible lives required. Subject to Underwriting approval, less than 10 eligible lives is available on statutory plans in New Jersey.

\*\* These are limited policies. Minimum lives requirement may vary by state or specific offer parameters.

† In North Carolina, product sold as Group Specified Disease Insurance.

†† Dental insurance is not available in all jurisdictions. Dental plans are marketed by Unum, administered by United Concordia Companies, Inc., and underwritten by United Concordia Life and Health Insurance Company, United Concordia Dental Corporation of Alabama, United Concordia Insurance Company of New York, United Concordia Dental Plans of California, Inc., United Concordia Dental Plans of Texas, Inc., United Concordia Insurance Company. For more information, please visit the "Disclaimers" link at ucci.com. Administrative and claims offices located at 4401 Deer Path Road, Harrisburg, PA 17110 (888-222-2685). In some states, dental plans will be administered and underwritten by Starmount Life Insurance Company.

††† DHMO is available in California only.

# Vision plans are marketed by Unum, administered and underwritten by Starmount Life Insurance Company.

## Unum Life Insurance Company of America administers claims for self-insured short term disability plans.

<sup>1</sup> A spouse traveling on business for his or her employer is not covered by this policy.

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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 policies or your Unum representative for specific provisions and details of availability.

Insurance products (other than dental and vision) are underwritten by: Unum Life Insurance Company of America, Portland, ME; Provident Life and Accident Insurance Company, Chattanooga, TN

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