Would a trip to the hospital leave your finances in serious condition?

Hospital Indemnity Insurance from Unum can help.

Frank’s story
Frank works hard to pay for the things that matter to him and his family. So when his appendix ruptured, he worried what it would mean to his finances.

His recovery kept him in the hospital for a few days, but Frank’s Hospital Indemnity coverage protected his savings. A lump-sum benefit helped Frank with the unexpected costs — so he could get back to work with fewer worries.

Key advantage
This plan pays a benefit when you are admitted to the hospital for a covered hospital stay. Depending on the plan your employer chooses, it may also pay a benefit if you receive additional treatment for a covered accident or sickness.

Who’s at risk?
• 44% of Americans don’t have at least $2,000 in emergency savings. ¹
• The average price for a hospital stay per day was $4,293 in 2013 - a 8.71% increase from 2011.²

How can Hospital Indemnity Insurance help?
This coverage can complement your health insurance to help you pay for the costs associated with a hospital stay. It can also provide funds that can be used to help pay the out-of-pocket expenses your medical plan may not cover, such as co-insurance, co-pays and deductibles.

Two reasons to buy this coverage at work
1. You get affordable rates when you buy this coverage through your employer, and the premiums are conveniently deducted from your paycheck.
2. Coverage becomes effective on the first day of the month in which payroll deductions begin.

How to apply
To learn more, watch for information from your employer.

An illustrative example of how Hospital Indemnity Insurance could help you with your expenses*

<table>
<thead>
<tr>
<th>30-year-old claimant</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Condition:</strong></td>
<td>Ruptured appendix resulting in a 5-day hospital stay</td>
</tr>
<tr>
<td><strong>Out-of-pocket expenses incurred:</strong></td>
<td></td>
</tr>
<tr>
<td>$500 deductible</td>
<td></td>
</tr>
<tr>
<td>$2,000 co-insurance for 5-day hospital stay ($10,000 x 20%)</td>
<td></td>
</tr>
<tr>
<td><strong>Total out-of-pocket expenses:</strong></td>
<td>$2,500</td>
</tr>
<tr>
<td><strong>Benefits paid:</strong></td>
<td></td>
</tr>
<tr>
<td>$1,500 hospital admission benefit</td>
<td></td>
</tr>
<tr>
<td>$500 daily hospital confinement benefit ($100 x 5 days)</td>
<td></td>
</tr>
<tr>
<td><strong>Total benefit paid under policy:</strong></td>
<td>$2,000</td>
</tr>
</tbody>
</table>

*Costs of treatment and benefit amounts may vary. Benefits paid are based on the plan design chosen by your employer.
Group Hospital Indemnity Insurance

Provisions

Pre-existing condition† limitation
Unum will not pay benefits for a claim that is caused by, contributed to by, or occurs as a result of a pre-existing condition. Please refer to information provided in your certificate or consult with your benefit counselor to determine what would be considered a pre-existing condition.

A pre-existing condition is a sickness or injury, or symptoms of a sickness or injury, whether diagnosed or not, for which you received medical treatment, consultation, care or services, including diagnostic measures, took prescribed drugs or medicine or had been prescribed drugs or medicine to be taken during the 12 months just prior to your coverage effective date.

Coverage effective date
12 months† before effective date
12 months† after effective date
pre-existing limitation does not apply

† Varies by state

Available family coverage

Who can have it?

<table>
<thead>
<tr>
<th>Spouse coverage</th>
<th>Ages 17 to 64</th>
</tr>
</thead>
<tbody>
<tr>
<td>Child coverage</td>
<td>Dependent children newborn until their 26th birthday, regardless of marital or student status</td>
</tr>
</tbody>
</table>

Employees must purchase coverage for themselves in order to purchase spouse or child coverage. Employees must be U.S. citizens or legally authorized to work in the U.S. to receive coverage. Spouses and dependents must reside in the U.S. to receive coverage.

Your employer has selected a specific benefit amount to complement your medical plan:

✓ $500–$5,000 for each covered hospital admission

Your employer may also have chosen to include some or all of the following additional benefits:

- $100–$400 for each day of your covered hospital stay, up to 15 days
- $200–$800 for each day you spend in intensive care, up to 15 days
- $150 for emergency room treatment for an accident (once per year)
- $100 for ambulance or $500 for air ambulance transportation (once per year)

My Hospital Indemnity coverage

Cost per pay period: $ _____________

Date deductions begin: ___/___/____

(For your records — complete during your enrollment)

GetBenefitSmart.com
Finally, benefits made simple

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

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 GHI-1 or contact your Unum representative.

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

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