

Breathe easier with these valuable benefits



Look inside to learn about:

Benefits you can choose to purchase:

- Accident insurance
- Critical illness insurance

Steps to apply for coverage:

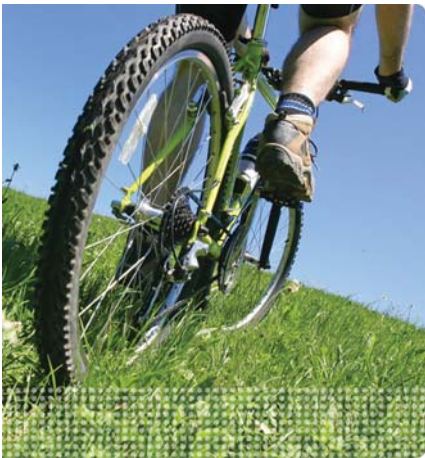
LEARN about these benefits by reviewing this booklet

APPLY

- by phone at 1-800-219-2396, 8 a.m. — 8 p.m. EST, Mon — Fri. Select option 1, followed by option 1, then option 3 and enter your customer number 0266700.

An accidental injury can bust your budget

Accident insurance can pay a benefit directly to you if you suffer a covered injury and need treatment. It can offset the high cost of copays, deductibles and other expenses your medical insurance doesn't cover. This plan also covers on-the-job accidents.



Rob's story

Rob bought a new bike so he could lose a few pounds — but he lost his balance instead. In the emergency room he was diagnosed with a torn knee ligament and a broken toe. Rob had one lucky break — his voluntary accident insurance paid him \$800.

Here's how Rob's plan helped:

For everyday accidents

Rob received a set amount for each injury and treatment required:

*\$150 emergency room benefit
\$100 fractured toe
\$400 ligament surgery
\$ 50 a post-op follow-up
\$100 crutches
\$800 Total benefits*

For more serious accidents

If Rob was seriously injured his plan could:

- Pay a catastrophic benefit of up to \$100,000
- Covered injuries include loss of sight, hearing or a limb
- Pay his survivors \$25,000 if he dies due to an accident

Who can get this coverage?

You can buy this plan for yourself or your dependents as shown in the chart:

	For yourself	Your spouse	Your children† (family plan)
Basic coverage for injuries/treatment plus these benefits:	Age 17 to 80 years No health questions required	Age 17 to 80 years No health questions required	Children age 14 days until their 26th birthday
Catastrophic accident benefit	Pays a \$100,000 benefit for employees under age 65	Pays a \$50,000 benefit	Pays a \$50,000 benefit
Accidental death benefit amount	\$25,000 benefit	\$10,000 benefit	\$5,000 benefit

THIS IS A LIMITED POLICY.

† To be eligible, your children must depend on you for at least 50% of their financial support, regardless of marital or student status, and cannot be disabled.

How much does it cost?

Your insurance premium can vary based on the coverage you choose. Here are some examples:

Accident insurance rates	
Family coverage	Bi-weekly cost
Individual	\$7.56
Individual and spouse	\$10.80
One parent family	\$14.40
Two parent family	\$17.64

For illustrative purposes only. Actual cost may vary.

*Check it out! →
See how much this plan pays for actual injuries and treatment.*

Accident/Injury	Benefit Amount
Accidental death	
employee	\$25,000
spouse	\$10,000
child	\$5,000
The accidental death benefit doubles if the insured is injured as a fare-paying passenger on a common carrier. Employee - \$50,000; Spouse - \$20,000; Child - \$10,000.	
Ambulance	\$100
air ambulance	\$500
Appliance	\$100
Blood, plasma and platelets	\$300
Burns	
2nd degree for 36% or more of body surface	\$750
3rd degree covering at least 9 but less than 35 square inches of body surface	\$1,500
3rd degree for 35 or more square inches of body surface	\$10,000
skin grafts	25% of burn benefit
Catastrophic accident loss of use of sight, hearing, speech, arms or legs (exceptions for PA, NJ and VT noted below)	
employee < 65 years	\$100,000
spouse or child < 65 years	\$50,000
age 65-69	Amount reduced 50%
age 70+	Amount reduced 75%
Concussion	\$100
Dental work, emergency	
extraction	\$50
crown	\$150
Dislocations	
open	up to \$4,000
closed	up to \$2,000
Doctor's office initial visit	\$50
Emergency room treatment (includes X-rays)	\$150
Eye injury requires surgery or removal of foreign body	\$200
Follow-up treatment for accident initial follow-up visit	\$50
Fractures	
open	up to \$5,000
closed	up to \$2,500
chips	25% of closed amount
Hospital admission (per admission)	\$750
Hospital confinement (per day up to 365 days)	\$200
Hospital intensive care unit (per day up to 15 days)	\$400
Knee cartilage (torn)	\$500
exploratory	\$100
Laceration	\$25-\$400
Lodging (per night up to 30 days)	\$100
Loss of finger, toe, hand, foot or sight of an eye Loss of both hands, feet, sight of both eyes, or any combination of two or more losses	\$15,000
Loss of one hand, foot or sight in one eye	\$7,500
Loss of two or more fingers, toes or any combination of two or more losses	\$1,500
Loss of one finger or toe	\$750
Physical therapy (6 treatments)	\$25 per treatment
Prosthetic device or artificial limb	
one	\$500
more than one	\$1,000
Ruptured disc	\$400
Surgery benefit (open abdominal, thoracic)	\$1,000
exploratory	\$100
Tendon/ligament and rotator cuff	
repair of one	\$400
repair of more than one	\$600
exploratory only	\$100
Transportation (100+ miles up to 3 trips)	\$300
Benefits may vary by state. For CO, FL, NC, NH, and WA, please refer to the state-specific forms for benefit variations.	
Catastrophic accident benefit exceptions: Catastrophic accident benefits are payable after fulfilling a 365-day elimination period. See policy for details. In PA, NJ and VT, the benefit is paid immediately upon written proof of loss. Sight, hearing and speech are not covered.	

Help your finances survive a critical illness

Specified critical illness insurance can pay a lump sum benefit directly to you if you are diagnosed with a serious condition — such as a heart attack or stroke. You choose the level of coverage, from \$5,000 to \$50,000.



Lisa's story

Lisa was planning her daughter's wedding when a stroke disrupted her plans. Thanks to her critical illness coverage, Lisa was able to afford the treatment her medical insurance didn't cover. So she was able to focus on her goal for recovery: to dance at her daughter's wedding.

Lisa chose a plan with a \$20,000 benefit amount.

Here's how Lisa's plan helped:

This plan provides a benefit for:

- Heart attack/Stroke
 - Major organ transplant
 - End-stage renal (kidney) failure
 - Permanent paralysis due to covered accident
 - Coronary artery bypass surgery**
- You can buy more coverage for:
- Cancer
 - Carcinoma in situ**

**Pays 25% of total benefit.
Please refer to the policy for complete definitions of covered critical illnesses.

Health screening benefit

Pays \$50 per calendar year for one common test, including:

- Cholesterol tests
- Stress tests
- Chest X-rays
- Pap smears
- Colonoscopies

Eligibility begins 30 days after the coverage effective date. A list of more than 20 covered tests will be provided at your enrollment.

More information about the cancer benefit[±]

- Upon first diagnosis, you could be paid up to 100% of the benefit
- Upon first diagnosis of carcinoma in situ, 25% of the benefit could be paid if the cancer benefit has not been paid

[±]Benefit could be paid after a 30 day waiting period.



Who can get this coverage?

You can buy this plan for yourself or your dependents as shown in the chart. Some health questions may be required, depending on the benefit amount you choose.

For you	For your spouse	For your children† (child rider)
Age 16-69 years	Age 16-64 years	Age 14 days until their 26th birthday
Choose a benefit amount of \$5,000 to \$50,000 in \$1,000 units	Choose a benefit amount of \$5,000 to \$30,000 in \$1,000 units	Choose a benefit of \$5,000 or \$10,000 The rider covers all eligible children for one premium

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† To be eligible, your children must depend on you for at least 50% of their financial support, regardless of marital or student status.



How much does it cost?

Your insurance premium can vary according to your age, whether or not you use tobacco products, and amount of coverage you choose. Here are some examples:

Sample bi-weekly premiums based on \$20,000 benefit amount		
Age	Non-tobacco	Tobacco
25	\$6.12	\$9.62
35	\$9.16	\$16.00
45	\$17.10	\$31.50
55	\$30.86	\$60.40
65	\$47.48	\$87.26

For illustrative purposes only. Actual cost may vary by state. Rates shown for the employee are the same for the spouse. Rates do not include cost for the child rider.

Legal disclosures

Accident insurance

Actively at work

Being actively at work means on the day you apply for coverage, you are working at Five Rivers MetroParks for the required minimum hours each week at one of its business locations or at a location where you represent the company. If you are applying for coverage on a day that is not one of your scheduled workdays, then you'll be considered actively at work if you meet this definition as of your last scheduled workday. Employees are not considered actively at work if they are on a leave of absence.

Exclusions and terminations

Unum will not pay benefits for losses that are caused by or occur as the result of:

- involvement in war or act of war, whether it is declared or undeclared;
- riding in or driving any motor vehicle in a race, stunt show or speed test;
- operating, learning to operate, serving as a crew member of or jumping, parachuting or falling from any aircraft or hot-air balloon, including those which are not motor-driven. This does not include flying as a fare-paying passenger;
- engaging in hang-gliding, bungee jumping, parachuting, sailgliding, parasailing, parakiting or any similar activities;
- participating or attempting to participate in an illegal activity; and/or being incarcerated in a penal institution;
- committing or trying to commit suicide or injuring him/herself intentionally, whether he/she is sane or not;
- having any sickness or declining process caused by a sickness, including physical or mental infirmity. We also will not pay benefits to diagnose or treat the sickness. Sickness means any illness, infection, disease or any other abnormal physical condition which is not caused by an injury;
- practicing for or participating in any semi-professional or professional competitive athletic contests for which any type of compensation or remuneration is received.

The policy will terminate on the earliest of the following:

- written request by the insured individual to terminate the policy;
- failure to pay the premiums for the policy, subject to the grace period allowed;
- death of the insured individual.

Covered accident means an accident causing injury which:

- occurs after the policy effective date;
- occurs while this policy is in force;
- is of a coverage type listed on the policy schedule; and
- is not excluded by name or specific description in this policy.

Benefits may vary by state.

Specified critical illness insurance

Actively at work

Being actively at work means on the day you apply for coverage, you are working at Five Rivers MetroParks for the required minimum hours each week at one of its business locations or at a location where you represent the company. If you are applying for coverage on a day that is not one of your scheduled workdays, then you'll be considered actively at work if you meet this definition as of your last scheduled workday. Employees are not considered actively at work if they are on a leave of absence.

Pre-existing condition limitation

Benefits for a pre-existing condition (defined as a sickness or physical condition for which within 12 months before the coverage effective date symptoms existed that would cause a person to seek treatment or; the insured was treated, received medical advice from a physician or had taken medicine) will not be paid during the first 12 months the policy is in force.

Coverage amounts

Coronary artery bypass surgery is payable at 25% of the benefit amount, once per lifetime per covered individual. If a covered individual has coronary artery bypass surgery, and is later diagnosed with another covered specified critical illness, the remaining benefit amount can be paid provided the full benefit has not already been paid.

Carcinoma in situ is payable at 25% of the benefit amount, once per lifetime per covered individual. If a covered individual is diagnosed with carcinoma in situ, and is later diagnosed with cancer, the remaining benefit amount can be paid provided the full benefit has not already been paid.

Coverage effective date

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

Reduction of benefits

The benefit amount for you and your spouse (if applicable) will reduce by 50% on the first policy anniversary of your 70th birthday, or five years after the policy effective date, whichever is later. Premiums for the policy will not reduce.

Date of diagnosis

- for heart attack (myocardial infarction), the date that the ischemic death of a portion of the heart muscle occurred based on the criteria listed under the heart attack (myocardial infarction) definition;
- for stroke, the date a stroke occurred based on neuroimaging consistent with an acute or subacute abnormality or other neurodiagnostic study and presence of neurological deficits persisting for a period of 30 days or greater;
- for end stage renal (kidney) failure, the date that regular hemodialysis or peritoneal dialysis begins;
- for major organ transplant surgery or coronary artery bypass surgery, the date the major organ transplant surgery or coronary artery bypass surgery occurs; or
- for permanent paralysis (due to a covered accident), the date the physician confirms the permanent paralysis continued for a period of 180 consecutive days.

Date of diagnosis for additional specified critical illness is the date the tissue specimen, blood samples and/or titer(s) are taken on which the diagnosis of cancer or carcinoma in situ is based.

Exclusions and terminations

We will not pay benefits for a specified critical illness or additional specified critical illness that is caused by or occurs as a result of:

- participating or attempting to participate in an illegal activity;
- committing or trying to commit suicide or injuring oneself intentionally, whether sane or not;
- practicing for or participating in any semi-professional or professional competitive athletic contest for which an insured receives any type of compensation or remuneration;
- war or act of war, whether declared or undeclared; or
- having a pre-existing condition as defined and limited in this policy/rider.

No benefits are payable for the following:

- any condition or procedure other than the specified critical illness or additional specified critical illness covered by this policy;
- specified critical illness or additional specified critical illness if an insured was diagnosed with or sought treatment for the same specified critical illness or additional specified critical illness within the ten year period prior to the coverage effective date;
- transient ischemic attacks; or
- percutaneous coronary intervention (balloon angioplasty, stent implantation or related procedures to increase the flow of blood through the coronary arteries).

Policy with additional specified critical illnesses benefit excludes:


- pre-malignant conditions or conditions with malignant potential;
- basal cell carcinoma and squamous cell carcinoma of the skin, unless metastatic disease develops; or
- melanoma that is diagnosed as Clark's Level I or II, or Breslow less than .75mm.

This policy will terminate on the earliest of the following:

- written request by the insured to terminate this policy;
- failure to pay the premiums for this policy, subject to the grace period allowed;
- payment of the available specified critical illness benefit amount and additional specified critical illness benefit amount (if applicable);
- death of the insured.

Sign me up!

- by phone at 1-800-219-2396, 8 a.m. — 8 p.m. EST, Mon — Fri. Select option 1, followed by option 1, then option 3 and enter your customer number 0266700.



*Don't miss
this opportunity
to apply for these
valuable benefits!*

The information in this booklet is not intended to be a complete description of the insurance coverage available. 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. For complete details of coverage and availability, please refer to Policy Forms L-21762, L-21780, or contact your Unum representative. Unum complies with all state civil union and domestic partner laws when applicable.

Accident insurance and Critical Illness insurance are underwritten by: Provident Life and Accident Insurance Company, Chattanooga, TN

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