



Portfolio of benefit plans

For groups under 10 lives we need 100% participation. This can be employer, employee or shared funding.

Product offering	Funding options	Availability*
Disability insurance		
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 Disability Insurance	Employer paid	3+
	Employee paid	50+
	Shared funding	20+
Life insurance		
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+

Product offering	Funding options	Availability*
Supplemental health insurance[†]		
Accident Insurance	Employee paid	10+
Critical Illness Insurance ^{††}	Employee paid	10+
Hospital Insurance	Employer paid	10+
	Employee paid	10+
Dental insurance[#]		
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+
Vision insurance^{##}		
Active PPO Vision Insurance	Employer paid	2+
	Employee paid	2+
	Shared funding	2+

*Minimum eligible lives

Service offering	Availability
HR®/BenefitAnswersNow™	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.
Full-service benefit communication and enrollment	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.
FMLA and state leave management	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.
Self-insured claims management	A suite of fee-based services that can help simplify claim administration for employers with short term disability and/or dental. ¹
Secure web services	With just a click, group customers can review billing, submit payments, report employee changes, download forms and view claims status.
Work-life balance EAP	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 insurance. Available with group life insurance.
Worldwide emergency travel assistance program	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 ² or pleasure. Available with group long term and short term disability and life plans.
Life Planning Financial & Legal Resources	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.
Stay-at-work and return-to-work programs	Development of lost-time management and productivity programs insurance. Fee for service.
Behavioral Health	Unum Behavioral Health offering provides employees with individualized support navigation and self-guided education to understand and improve their mental health.
Pet Insurance	Unum is partnering with Nationwide®, the number one pet insurer in the U.S., to offer pet insurance on a referral basis. This pet insurance can offer supplemental accident, illness, hospital benefits. This offering is for new and existing customers with 50+ eligible lives who are not currently Nationwide Pet customers.

Please contact your Unum Small Business Consultant for more information.



NOT AVAILABLE FOR USE IN NEW MEXICO

The service offerings vary or are unavailable in some states.

† THESE ARE LIMITED POLICIES. Minimum lives requirement may vary by state or specific offer parameters. These supplemental health products are available to employers with 100 or more eligible employees.

†† In New York and North Carolina, filed product name is Group Specified Disease Insurance.

Dental insurance is not available in all jurisdictions.

** 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.

1 250+ employees for STD and 500+ for Dental

2 A spouse traveling on business for his or her employer is not covered.

Unum Group and its insuring entities ("Unum") do not provide medical care and cannot guarantee clinical outcomes. All treatment provided in connection with Unum Behavioral Health is provided by

licensed practitioners affiliated with a third-party partner with whom Unum contracts. Individuals should always seek the advice of their physician or other qualified health care provider with any questions they have regarding a medical condition.

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Services are available with select Unum insurance offerings. Services may not be available in all states. Policy forms marketed by the company are too numerous to list in this advertisement, but a list can be provided upon request.

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