

Employee benefit offerings

Enrollment: Friday, November 6th - Sunday, November 15th

About Unum

Spooner Physical Therapy has trusted us to provide you and your family with benefits that provide you peace of mind when something unexpected happens.



Available Monday – Friday

We're available Mon–Fri 8 a.m.–8 p.m. ET to help if you have any questions



$6.3 Billion paid claims

In 2023, we paid $6.3 billion in claims[1]



38 Million protected

We protect 38 million people and their families[2]

1 Unum internal data, 2024.
2 Unum internal data, 2023.

Term life and AD&D insurance

Added assurance that your family's finances will be protected





Christy's story

How life insurance helped

Christy's dad was healthy and active, so his death at age 50 from a heart attack was a shock. Luckily, he had the foresight to purchase life insurance when his employer offered it at work.

Thanks to their benefit payment, Christy and her sister can stay in college, and their mom can remain in their house. During a time of grief and stress, they have one less thing to worry about.

Illustrative purposes only.

Term life & accidental death and dismemberment insurance

What it does

Term Life:
Provides benefits to reduce financial stress for family members if you pass away during your working years.

AD&D Insurance:
Provides a benefit if you survive an accident but with certain serious injuries and pays an additional amount if you die due to a covered accident.

In VA: This life insurance does not specifically cover funeral goods or services and may not cover the entire cost of your funeral at the time of your death. The beneficiary of this life insurance may use the proceeds for any purpose, unless otherwise directed.

State-mandated limitations for legal services in WA apply.

What you should know

- Benefit: a flat benefit of $30,000
- Accelerated death benefit: 100% to $250,000
- Benefit reduction: to 65% at age 65, 40% at age 70 and 25% at age 75
- Portable
- Life planning financial & legal resources
- Employer-paid benefit

Accelerated death benefit payments will reduce the amount the policy pays upon the covered person's death. As with all tax matters, individuals should consult a tax advisor to assess the impact of this benefit. Receipt of accelerated death benefits may affect eligibility for public assistance program.

Voluntary term life & accidental death and dismemberment insurance

What it does

Term Life:
Provides benefits to reduce financial stress for family members if you pass away during your working years.

AD&D Insurance:
Provides a benefit if you survive an accident but with certain serious injuries and pays an additional amount if you die due to a covered accident.

Non-medical maximum

- Enroll up to the non-medical maximum without answering health-related questions.
- Enrolling yourself or your spouse during this enrollment in the minimum benefit you lock-in a non-medical maximum amount for any future re-enrollments.
- If you do not enroll during this period and decide to enroll in the future, you will have to answer health-related questions.

In VA: This life insurance does not specifically cover funeral goods or services and may not cover the entire cost of your funeral at the time of your death. The beneficiary of this life insurance may use the proceeds for any purpose, unless otherwise directed.

What you should know

- Employee benefit: Up to 5 X annual salary to a maximum benefit of $500,000
- During initial enrollment, regardless of health status, employee can be approved for an amount up to: $200,000
- Spouse benefit: $5,000 increments up to a maximum benefit of $250,000
- During initial enrollment, regardless of health status, spouse can be approved for an amount up to $35,000
- Child(ren) benefit: Age-based amounts up to $20,000, for ages up to 26 years.
- Accelerated death benefit: 100% to $250,000
- Benefit reduction: to 65% at age 65, 40% at age 70, and 35% at age 75
- Employee-paid benefit

* If you apply for coverage above the amount offered regardless of health status, you will be asked health related questions which may affect your ability to get the larger coverage amount. In order to purchase coverage for your dependents, you must buy coverage for yourself.

Accelerated death benefit payments will reduce the amount the policy pays upon the covered person's death. As with all tax matters, individuals should consult a tax advisor to assess the impact of this benefit. Receipt of accelerated death benefits may affect eligibility for public assistance program.

Short term disability insurance

Works when you can’t





Bill's story

How Short Term Disability Insurance helped

Bill didn't see the car coming toward him until it ran the red light. He also didn't predict that he'd need leg surgery that would keep him out of work for four weeks.

His Short Term Disability Insurance didn't replace 100% of his income, but it helped him cover his living expenses and medical costs while he wasn't getting a paycheck.

Bill can use the money any way he wants to.

Illustrative purposes only.

Short term disability insurance



What it does

Replaces a portion of your income when you're unable to work to help you financially when facing an illness or injury.



What it covers

Conditions that keep you from working, for example:

- Recovering from regular pregnancy
- Joint disorders
- Injuries
- Behavioral health issues
- Digestive disorders

Deductible sources of income: Your disability benefit may be reduced by deductible sources of income and any earnings you have while you are disabled, including such items as group disability benefits or other amounts you receive or are entitled to receive. Refer to your certificate for a complete list of deductible sources of income.

What you should know

- Maximum weekly benefit: $1,500 or 60%
- Benefit duration: 12 weeks
- Definition of disability: Residual
- Elimination period injury/sickness: 7/7 days
- Pre-existing condition limitation: 3/6
- Employee-paid
- Maternity benefit:*
    - Total duration minus elimination period
    - 6 weeks for regular delivery;
      or 8 weeks for C-Section

*Complications due to pregnancy are treated as any other sickness.

Pre-existing conditions: You have a pre-existing condition if: You received medical treatment, consultation, care or services including diagnostic measures for the condition, or took prescribed drugs or medicines for it in the 3 months just prior to your effective date of coverage; and the disability begins in the first 12 months after your effective date of coverage.

Long term disability insurance

A stronger safety net for longer lasting disabilities



Jake's story

How Long Term Disability Insurance helped

When Jake had a stroke, he was taken to a stroke center right away. The damage was limited, but he still had to miss a few months of work while he went through rehabilitation. With no paycheck coming in, he would have had a hard time paying living expenses and out-of-pocket medical costs.

Luckily, Jake had Long Term Disability Insurance. It didn't replace 100% of his salary, but it provided income to put toward the basics like groceries, surgery co-pay, rent, entertainment, cell phone and utilities.



Illustrative purposes only.

Long term disability insurance

What it does

Replaces a portion of your income when you're unable to work for an extended period of time.

What it covers

Conditions that keep you from working:

- Joint disorders
- Cancer
- Behavioral health issues
- Injury and poisoning
- Circulatory diseases

What you should know

- Maximum monthly benefit: $6,000 or 60%
- Benefit duration: Social security normal retirement age
- Definition of disability: 2-year Residual
- Elimination period: 90 days
- Pre-existing condition limitation: 3/12
- Employee-paid

Deductible sources of income: Your disability benefit may be reduced by deductible sources of income and any earnings you have while you are disabled, including such items as group disability benefits or other amounts you receive or are entitled to receive. Refer to your certificate for a complete list of deductible sources of income

Pre-existing conditions: You have a pre-existing condition if: You received medical treatment, consultation, care or services including diagnostic measures for the condition, or took prescribed drugs or medicines for it in the 3 months just prior to your effective date of coverage; and the disability begins in the first 12 months after your effective date of coverage.

Accident insurance

Helps with costs that medical insurance doesn’t cover



Rob's story

How Accident Insurance helped

Rob bought a new bike so he could lose a few pounds — but he lost his balance instead. He was diagnosed with a torn knee ligament and a broken toe. Rob had one lucky break — his accident insurance paid him $900:



$400
ambulance benefit



$150
emergency room benefit[1]



$100
fractured toe



$150
two follow-up visits



$100
crutches

Illustrative purposes only.

Actual benefits amounts can change depending on actual plan design and some benefits may not be available in some states.
1 In some states, benefit may be paid directly to licensed professional service.

Accident insurance

What it offers

Pays a set amount for various treatments and services if you get injured accidentally on or off the job.

Rob had a bike accident, and his accident insurance **covered $900:**

- **$400** ambulance benefit
- **$150** emergency room benefit
- **$100** fractured toe
- **$150** two follow-up visits
- **$100** crutches

For illustrative purposes only.
*Costs of treatment and benefit amounts may vary

THIS IS A LIMITED BENEFIT POLICY

Insureds in New York and New Jersey must be covered by comprehensive health insurance before applying for accident insurance.

*Please refer to the policy for the complete list of covered conditions.
In AK, ID, KY, OH, TN, VT, WA: Portability not available.
In NY: The Accident policy provides ACCIDENT insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. IMPORTANT NOTICE – THE BASE POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.

What you should know

- Covers 50+ injuries and treatments
- Portable: You can take this coverage with you if you leave your job.
- No medical underwriting to qualify
- Apply during this enrollment to secure rates designed for your employer.
- $50.00 Wellness Benefit
- 24-Hour coverage

Critical Illness insurance

A lifeline when you’re seriously ill





Lisa’s story

How Critical Illness insurance helped

Lisa was planning her daughter’s wedding when a brain tumor disrupted her plans. Thanks to her Critical Illness coverage, Lisa was able to afford the out-of-pocket costs her medical insurance didn’t cover. When she recovered, she danced at her daughter’s wedding without worrying about her bills.

Because she had selected a benefit amount of **$20,000**, her plan paid her that amount **in a lump sum, regardless of what she spent.**

Illustrative purposes only.

Critical Illness insurance

What it does

Pays a lump-sum amount directly to you when you're diagnosed with a covered condition to help pay for out-of-pocket costs like deductibles and co-insurance.

Lisa's Story

Lisa was planning her daughter's wedding when a brain tumor disrupted her plans.

Thanks to her Critical Illness coverage, Lisa was able to afford the out-of-pocket costs her medical insurance didn't cover.

Because she had selected a benefit amount of $20,000, her plan paid her that amount in a lump sum, regardless of what she spent.

For illustrative purposes only.
*Costs of treatment and benefit amounts may vary

What you should know

- Employee Coverage
  $10,000, $20,000 or $30,000
- Spouse Coverage
  50% of employee amount
  (non-medical maximum - $15,000)
- Child Coverage
  Child(ren) automatically covered at 100% of employee coverage amount at no additional cost
- Portability included
- Reoccurrence benefit – 100%
- No benefit reduction
- Pre-existing condition limitation: None
- Benefit payable for each condition
- $50.00 Wellness Benefit

THIS IS A LIMITED BENEFIT POLICY

Please refer to the certificate for complete definitions of covered conditions.

In NY: The policies provide limited benefit health insurance only. They do NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

All states except if situsued in WA. This coverage is a supplement to health insurance. It is not a substitute for essential health benefits or minimum essential coverage as defined in federal law. Insureds in some states must be covered by comprehensive health insurance before applying for this coverage. For cases distributed in Washington only the following should be included: This coverage is a supplement to health insurance. It is not a substitute for essential health benefits or minimum essential coverage as defined in federal law.

How to file a claim for Unum benefits

Product	Online	App	Phone
Disability	unum.com/claims	MyUnum for Members	800-858-6843
Term Life/AD&D	Your employer can file online	There is no app	800-445-0402
Accident	unum.com/claims	MyUnum for Members	800-635-5597
Critical Illness	unum.com/claims	MyUnum for Members	800-635-5597



To mail or fax:

Use the fax number or address shown on the form, which you can obtain at unum.com/claims

VALUE-ADDED SERVICES/BENEFITS

Health Advocate™

Employee Assistance Program (EAP)

Available with Long Term Disability

Employees can work with Health Advocate's Licensed Professional Counselors to define the problem and gain assistance to lead happier and more productive lives at home and at work.

EAP is not available in NY with Life insurance or Short Term Disability insurance; EAP is available in NY with Long Term Disability insurance

Employees receive help with:

- Stress, depression, anxiety
- Relationship issues, divorce
- Anger, grief and loss Job stress, work conflicts
- Family and parenting problems
- Addiction, eating disorders, mental illness

Who is covered?

EAP services are available to all eligible employees, their spouses, domestic partners, dependent children, parents and parents-in-law.

Work-life balance employee assistance services are provided by HealthAdvocate and are available with select Unum insurance offerings. Terms and availability of service are subject to change. Service provider does not provide legal advice; please consult your attorney for guidance. Services are not valid after coverage terminates. Please contact your Unum representative for details.

State-mandated limitations for legal services in WA apply.

Included with Long Term Disability: Assistance when traveling

When things happen, we can lend a helping hand

- Help with finding access to qualified medical providers
- Emergency medical evacuation
- Assistance for missing passports, lost credit cards and stolen cash
- Covers any member of the family when traveling 100 miles or more from home[1]

> "My wallet was stolen while I was driving my daughter to college in another state. My travel assist coverage helped get replacement credit cards overnighted to our hotel, so she wouldn't miss orientation."*

1 Spouses traveling on business for their employers are not eligible.
* For illustrative purposes only.

Not available in NY

Worldwide emergency travel assistance services, provided by Assist America, Inc., are available with select Unum insurance offerings. Terms and availability of service are subject to change and prior notification requirements. Services are not valid after coverage terminates. Please contact your Unum representative for details.



Be Well Benefit

What it does

A financial incentive to take a wellness test, which can detect common issues and warning signs to give employees the head start they need to improve their health.

How it works

A yearly benefit payable directly to the employee for one covered health screening per year, per covered individual.

Critical Illness: $50.00 Be Well Benefit
Accident: $50.00 Be Well Benefit

Common Covered Tests

- Blood test for triglycerides
- Serum cholesterol test
- Fasting blood glucose test
- Mammograph
- Colonoscopy
- Pap smear

Plus, additional exams and screenings:

- Annual exams by a physician including sports physicals and well-child visits
- Immunizations including HPV, MMR, Tetanus, Influenza

Please refer to the certificate for a complete list of covered Be Well tests.

Not all tests are available in all states.

Save the date!

Enrollment is Friday, November 6th - Sunday, November 15th



Short Term Disability Insurance



Long Term Disability Insurance



Individual Disability Insurance



Accident Insurance



Hospital Insurance



Critical Illness Insurance



Dental Insurance



Vision Insurance



Life Insurance



Pet Insurance

Learn more about benefits now.

Disclosures

The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. See the actual policy or your Unum representative for specific provisions and details of availability.

Delayed effective date of coverage
Insurance coverage will be delayed if you are not an active employee because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective. Delayed effective date: If your spouse or child has a serious injury, sickness or disorder, or is confined, their coverage may not take effect. Payment of premium does not guarantee coverage. Please refer to your policy contract or see your plan administrator for an explanation of the delayed effective date provision that applies to your plan. Exception: Infants are insured from live birth.

Group Critical Illness Insurance, Group Accident Insurance ARE LIMITED POLICIES.

Group Life/AD&D Insurance, Voluntary Life/AD&D Insurance, Group Voluntary Short Term Disability Insurance, Group Voluntary Long Term Disability Insurance are underwritten by Unum Life Insurance Company of America, Portland, ME.

Critical Illness Insurance, Accident Insurance is underwritten by Unum Insurance Company, Portland, ME.

Employees must be legally authorized to work in the U.S. and actively working at a U.S. location to receive coverage. Spouses and dependents must live in the U.S. to receive coverage.

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Disclosures

This coverage is a supplement to health insurance. It is not a substitute for essential health benefits or minimum essential coverage as defined in federal law. Insureds in some states must be covered by comprehensive health insurance before applying for this coverage.

Employees must be legally authorized to work in the U.S. and actively working at a U.S. location to receive coverage. Spouses and dependents must live in the U.S. to receive coverage.

Thank You



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EN-138670-9 FOR EMPLOYEES (11-24)