

ENROLLMENT/EMPLOYEE CHANGES

Not all products, product features and services are available in all states.

Table of Contents

Ctrl + click to go directly to referenced section | **Ctrl + f** to search key words in this document

Page

2	New, Newly Eligible or Rehired Employees
8	Salary Changes
10	Leave of Absence/Reservists
11	Declining Coverage
12	Change in Eligibility Status
13	Annual Enrollment/Re-Enrollment
14	Increases / Decreases
15	Evidence of Insurability
16	Conversion LTD
19	Step Action List Bill
21	Electronic Transfer
22	Data Transfer
23	How to Complete a Claim
26	Disability Waiver of Premium
27	Disability Survivor Benefit
28	STD Fast Response
29	Claims Status Process
30	Worldwide Emergency Travel Assistance Services
33	Unum's Work/Life Balance Employee Assistance Program
34	Unum's Work/Life Balance Program at a Glance
36	SAMPLE LETTER TO EMPLOYEES
38	SAMPLE LETTER TO MANAGERS
39	LifeBalance Questions & Answers
41	Universal access Card
43	How to Obtain Forms

If you have questions, please contact our Customer Contact Center at 1-800-421-0344.

Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.

ENROLLMENT/EMPLOYEE CHANGES

Not all products, product features and services are available in all states.

New, Newly Eligible or Rehired Employees

Unum can provide you with the necessary enrollment and communication resources to help establish a successful enrollment strategy designed to fit your business environment. This strategy may encompass standardized, personalized and customized materials, videos, training, or on-site resources to explain benefits to employees so they can make informed buying decisions.

Your group insurance policy specifies the employee group(s) or class(es) eligible for coverage under the plan. Please refer to the Eligibility Section to determine who is eligible for coverage.

Enrollment forms vary by State and product; please refer to the Forms and Reference Materials of the Employer section on www.unum.com web site to obtain the appropriate forms.

Note: Refer to the Annual Enrollment/Re-Enrollment section of this guide for information on employees who would like to change their benefit election or for late enrollees. For Select Income Protection and Select Short Term Protection plans refer to Evidence of Insurability section for more information on late enrollees.

Please refer to the Step Action section in this guide for more information.

If you have questions, please contact our Customer Contact Center at 1-800-421-0344.

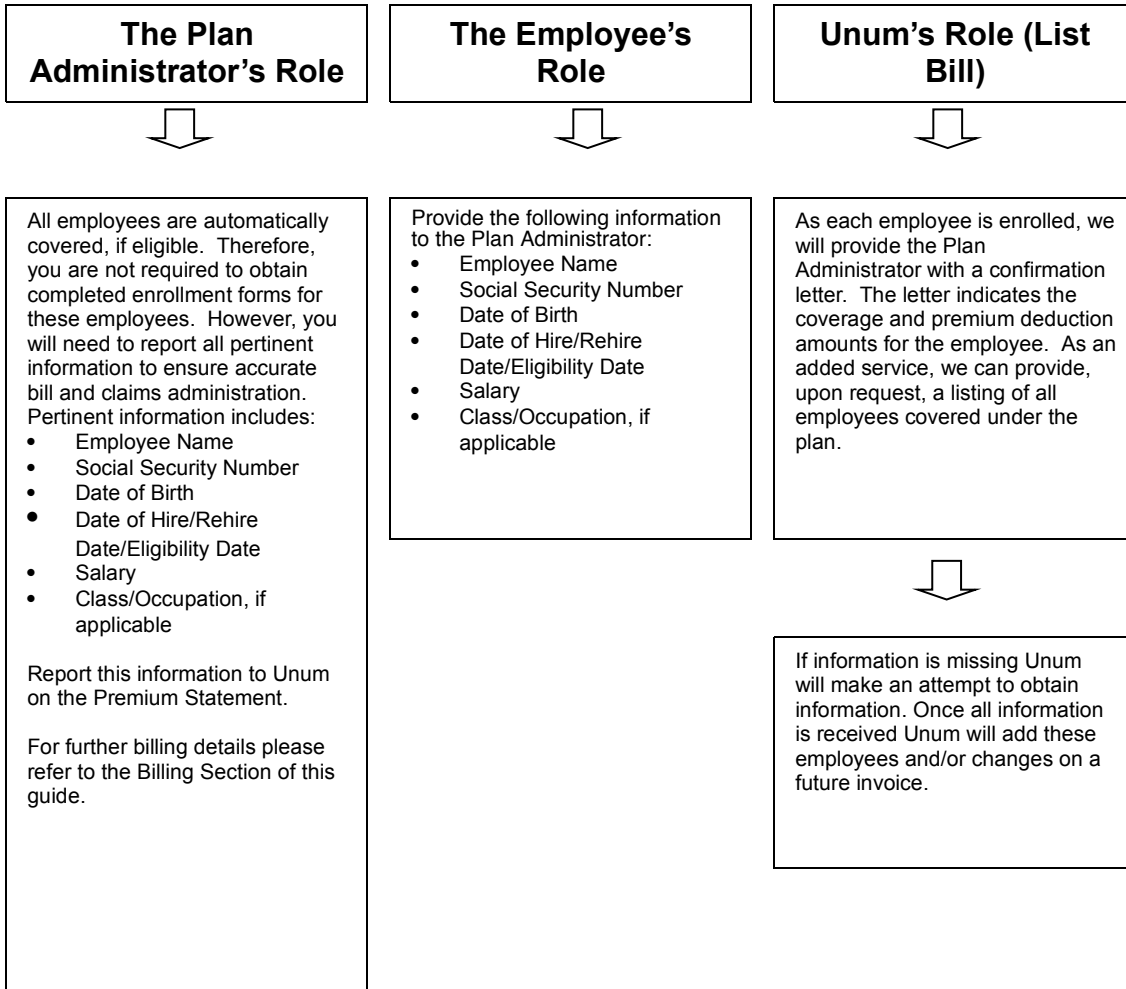
Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.

ENROLLMENT/EMPLOYEE CHANGES

Not all products, product features and services are available in all states.

Employer Funded - Employer Pays All or a Portion of the Premium

The employer may pay for the entire coverage or a portion of the coverage. All employees eligible for coverage are automatically enrolled; therefore there is no need to complete an enrollment form if the employee wants only the employer paid portion. If the employee wants to purchase additional coverage then refer to the Employee Funded section of this guide. Certain coverage's selected may be subject to a Pre-Existing limitation. For additional information on Pre-Existing limitations refer to your Group insurance policy.



If you have questions, please contact our Customer Contact Center at 1-800-421-0344.

Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.

ENROLLMENT/EMPLOYEE CHANGES

Not all products, product features and services are available in all states.

If you have questions, please contact our Customer Contact Center at 1-800-421-0344.

Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.

ENROLLMENT/EMPLOYEE CHANGES

Not all products, product features and services are available in all states.

Employer Funded - Employer Pays All or a Portion of the Premium (Continued)

The Plan Administrator's Role



Please refer to your group insurance policy for additional information on delayed effective dates.



Once confirmation letters are received for each employee, it is your responsibility to:

- Review confirmation for accuracy
- Distribute the information accordingly.
- Distribute booklets

If you have questions, please contact our Customer Contact Center at 1-800-421-0344.

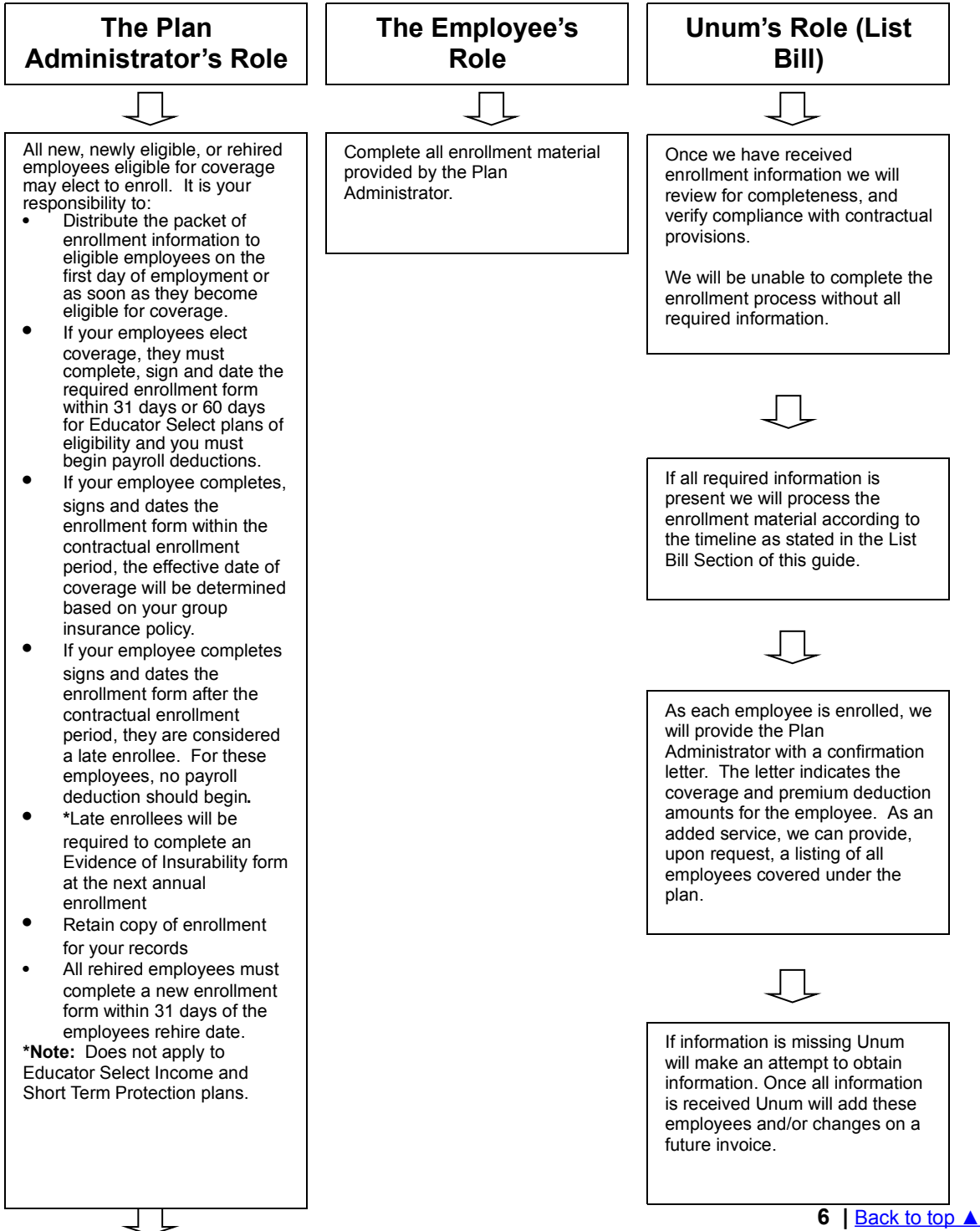
Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.

ENROLLMENT/EMPLOYEE CHANGES

Not all products, product features and services are available in all states.

Employee Funded - Employee Pays All or A Portion Of Premium

In a contributory plan the employee pays all or a portion of the premium. All eligible employees have the option to elect the coverage based on your specific contract. Certain coverage's selected may be subject to a Pre-Existing limitation. For additional information on Pre-Existing limitations refer to your group insurance policy.



If you have questions, please contact our Customer Contact Center at 1-800-421-0344.

Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.

ENROLLMENT/EMPLOYEE CHANGES

Not all products, product features and services are available in all states.

Employee Funded - Employee Pays All or a Portion of Premium (Continued)

The Plan Administrator's Role



You must submit the applicable enrollment information to us for timely processing. Please send enrollment information to the address listed on the front of your invoice.



Please refer to your group insurance policy for additional information on delayed effective dates.



Once confirmation letters are received for each employee, it is your responsibility to:

- Review confirmation for accuracy
- Distribute the information accordingly.
- Distribute booklets

If you have questions, please contact our Customer Contact Center at 1-800-421-0344.

Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.

Each employee is enrolled, we will provide the plan administrator with a confirmation letter. The letter indicates the coverage and premium deduction amounts for the employee. As an added service, we can provide, upon request, a listing of all employees covered under the plan.

ENROLLMENT/EMPLOYEE CHANGES

Products, product features and services are available in all states.

Salary Changes

Any decrease in salary should be reported to us in a timely fashion on your invoice. Please refer to your group insurance policy for the appropriate definition of average monthly earnings to determine what should be reported.

If the employee has chosen an incremental benefit amount that is at the maximum percent of salary allowed and the decrease in salary makes them eligible for a lesser amount; the coverage will be at the lesser amount.

Any coverage increases related to salary increases throughout the year can be applied for at the next annual enrollment. Employee must complete new enrollment form to increase coverage.

Variable Monthly Earnings (e.g. commissionable employees)

Your group insurance policy will indicate how these earnings should be reported to match contractual benefits. This can be found in the Basic Monthly Earnings section.

If you have questions, please contact our Customer Contact Center at 1-800-421-0344.

Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.

ENROLLMENT/EMPLOYEE CHANGES

Not all products, product features and services are available in all states.

Terminations

To advise Unum of a terminated employee, simply include the information on your premium statement.

When an employee terminates employment or has been terminated by your company, that employee may have certain rights regarding continuation of coverage. It is the Plan Administrators responsibility to inform terminating employees, in a timely manner, of continuation of coverage rights and help them take advantage of those rights provided under the terms of your group insurance policy.

Note: Please refer to the Conversion section of this guide.

If the employee's totally disabled, please refer to the Waiver of Premium information in the Claims section of your group insurance policy. –

Note: Please refer to your group insurance policy for additional information on “When Does Your Coverage End”.

If you have questions, please contact our Customer Contact Center at 1-800-421-0344.

Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.

ENROLLMENT/EMPLOYEE CHANGES

Not all products, product features and services are available in all states.

Leave of Absence/Reservists

LOA or Leave of Absence is when the employee is temporarily absent from active employment for a period of time that has been agreed to in advance by the employer.

Examples of Leave of Absence:

- Temporary Lay Off
- Sabbatical Leave of Absence
- Any Other Leave of Absence

Note: Please refer to your group insurance policy for additional information on “When Does Your Coverage End”.

To advise Unum of a leave of absence, simply include the information on the premium statement.

If the employee’s coverage was terminated due to Leave of Absence and they return to work, they will be required to complete and submit a new enrollment form within the new hire allowed enrollment period.

Continuation of Group Coverage for Reservists

Based on your group insurance policy, insured reservist employees called for active military duty may be able to continue insurance coverage subject to payment of premiums (including contributory portions) for the longer of:

- The period provided under the Leave of Absence provision in the applicable policy; or
- For those policies with a specific Family and Medical Leave Act provision, the period provided under that portion of the contract.

Military leave does not fall under the Family and Medical Leave Act, however, the Uniformed Services Employment and Reemployment Rights Act of 1994 includes a provision requiring employers to provide the same non-seniority based rights and benefits to those on military leave as they provide to those on other types of leaves (such as FMLA). Our contract treatment, outlined above, reflects this requirement. You should consult your own legal advisors for guidance on these questions or other legal matters.

At the end of this continuation period, employees may be eligible for Conversion coverage. Please refer to the Conversion section of this guide for further action steps.

If you have questions, please contact our Customer Contact Center at 1-800-421-0344.

Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.

ENROLLMENT/EMPLOYEE CHANGES

Not all products, product features and services are available in all states.

Declining Coverage

An employee may decline coverage only if it is offered as part of a contributory plan. Employees covered under non-contributory plans are automatically covered; declining coverage is not an option.

The employees that elect to participate in your Disability plan may decline their coverage at any time during the year. Your employees must complete a Request for Change Form to discontinue coverage.

Please forward the forms by mail, fax or with your payment and invoice to Unum for processing. Please retain a copy for your records.

If the employee later decides to elect coverage, the employee must wait until the next annual enrollment period. The employee must complete an Evidence of Insurability form. **Note:** Not applicable for Educator Select Income Protection plans and Educator Short Term Income Protection plans.

Please refer to additional information in the Evidence of Insurability section of the guide.

Note: Please refer to How to Obtain Forms section for the appropriate form.

If you have questions, please contact our Customer Contact Center at 1-800-421-0344.

Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.

ENROLLMENT/EMPLOYEE CHANGES

Not all products, product features and services are available in all states.

Change in Eligibility Status

Based on your group insurance policy provisions, changes in eligibility may result from the following:

- Change in part time to full time employment status – based on the minimum number of hour's provision. This employee would be treated as newly hired and needs to complete an enrollment form. Please refer to the Enrollment section of this guide for further details.
- Change in full time to part time employment status – based on the minimum number of hour's provision.
- Change in salary – based on the minimum salary requirements

If your group insurance policy has differing eligibility classes:

- Change from an eligible to ineligible class – based on the minimum number of hour's provision.
- Change from an ineligible to eligible – based on the minimum number of hour's provision. This employee would be treated as newly hired and needs to complete an enrollment form. Please refer to the Enrollment section of this guide for further details.
- Change from one eligible class to another eligible class based on occupation.
- Change in salary – based on the minimum salary requirements

Note: Credit Prior Service or Waive the waiting period are optional provisions. Refer to your group insurance policy to determine which optional provision is applicable.

If you have questions, please contact our Customer Contact Center at 1-800-421-0344.

Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.

ENROLLMENT/EMPLOYEE CHANGES

Not all products, product features and services are available in all states.

Annual Enrollment/Re-Enrollment

Your Unum Service Representative or insurance advisor will work with you to develop an annual enrollment strategy to support your group insurance policy. Enrollment forms will be sent to you based on the agreed upon annual enrollment strategy. The Enrollment forms can be used to help employees make changes or elect coverage for the next year. All enrollment forms must be signed and dated within annual enrollment period. If an employee doesn't elect or change coverage their existing coverage will remain in effect. Please refer to your Annual enrollment/Re-enrollment materials for your specific timeframe.

Note: Monthly costs may change if employee moves to a new age bracket. Rates are effective as of the employee's age on the Plan Anniversary.

There are several important points you need to be aware of regarding annual enrollment.

Educator Select Income Protection and Educator Select Income Short Term Protection plans:

- If employees would like to increase their level of coverage, they must re-enroll during an annual enrollment.
- All employees who were previously eligible, but are not currently enrolled, may apply for coverage during an annual enrollment.

Select Income Protection and Select Income Short Term Protection plans:

- If employees would like to increase their level of coverage, they must re-enroll during an annual enrollment.
- All employees who were previously eligible, but are not currently enrolled, may apply for coverage during an annual enrollment and must complete an Evidence of Insurability form.
- All employees previously declined by our medically underwriting department must complete a new Evidence of Insurability form.

If the employee is not actively at work during an annual enrollment period then the enrollment material must be provided to the employee to elect or change coverage during that annual enrollment period. If changes or elections are not submitted during annual enrollment, then the employee must wait until the next annual enrollment period.

If the employee is not actively at work because of an injury, a sickness, a temporary layoff or leave of absence, requested increase or election of insurance will not take place for the employee until the employee returns to active employment, as defined in your group insurance policy.

Please forward the forms by mail or fax to Unum for processing. Please retain a copy for your records.

Note: Please refer to your group insurance policy for additional information on "When Change in Coverage Begins".

If you have questions, please contact our Customer Contact Center at 1-800-421-0344.

Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.

ENROLLMENT/EMPLOYEE CHANGES

Not all products, product features and services are available in all states.

Increases / Decreases

Employees participating in your Disability plan may increase their coverage during the re-enrollment period. Decreases in benefit amount only can occur throughout the year. An enrollment form must be completed, signed and dated for any change in benefit amount. Any benefit left blank on the Enrollment Form will be considered missing information. Enrolled employees who do not return an enrollment form will continue to be enrolled in their current coverage. The cost for insurance may increase due to age and/or salary change.

Note: Certain coverage's selected may be subject to a Pre-Existing limitation. For additional information on Pre-Existing limitations refer to group insurance policy.

Please forward the forms by mail, fax or with your payment and invoice to Unum for processing. Please retain a copy for your records. Please refer to How to Obtain Forms section for the appropriate form.

Note: Please refer to the Annual Enrollment section of this guide for more information.

If you have questions, please contact our Customer Contact Center at 1-800-421-0344.

Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.

Not all products, product features and services are available in all states.

Evidence of Insurability

An employee must complete an Evidence of Insurability form for the following situations:

- The individual was previously declined coverage
- The individual is enrolling for coverage late. Refer to contract guidelines for your specific timeframe.

It is important to identify situations requiring Evidence of Insurability **before** submitting enrollment forms to Unum. Coverage will not take effect if Evidence of Insurability is not approved.

Once an Evidence of Insurability form has been received, Unum's Medical Underwriting Department reviews the Evidence of Insurability application. At that time, an employee may be asked for additional information that may include an exam or blood work. You and the employee will be informed of Unum's decision regarding employee's coverage.

Important: You should not make payroll deductions for any coverage pending approval until the medical underwriting process is finalized.

Note: Please refer to your group insurance policy for any specific rules and regulation related to the Evidence of Insurability process.

If the requested coverage is approved, you and your employee will be notified of the approved amount and the effective date in which payroll deductions should begin. You will receive a confirmation letter, which lists coverage detail as well as premium deduction amounts.

If the Evidence of Insurability form is declined, or closed for coverage, the employee will receive a letter explaining the decision. Please keep in mind that Unum is available to answer any questions the employee has if coverage is declined. The employee simply needs to call the telephone number given in the letter and assistance will be provided. Employers receive a letter outlining if the requested amount was approved, declined or closed. For privacy reasons, no further details will be provided to the employer unless written consent is received from the employee.

Note: If you are registered for the Evidence of Insurability Report service, the status for employees can be viewed on the Web Site.

If you have questions, please contact our Customer Contact Center at 1-800-421-0344.

Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.

Not all products, product features and services are available in all states.

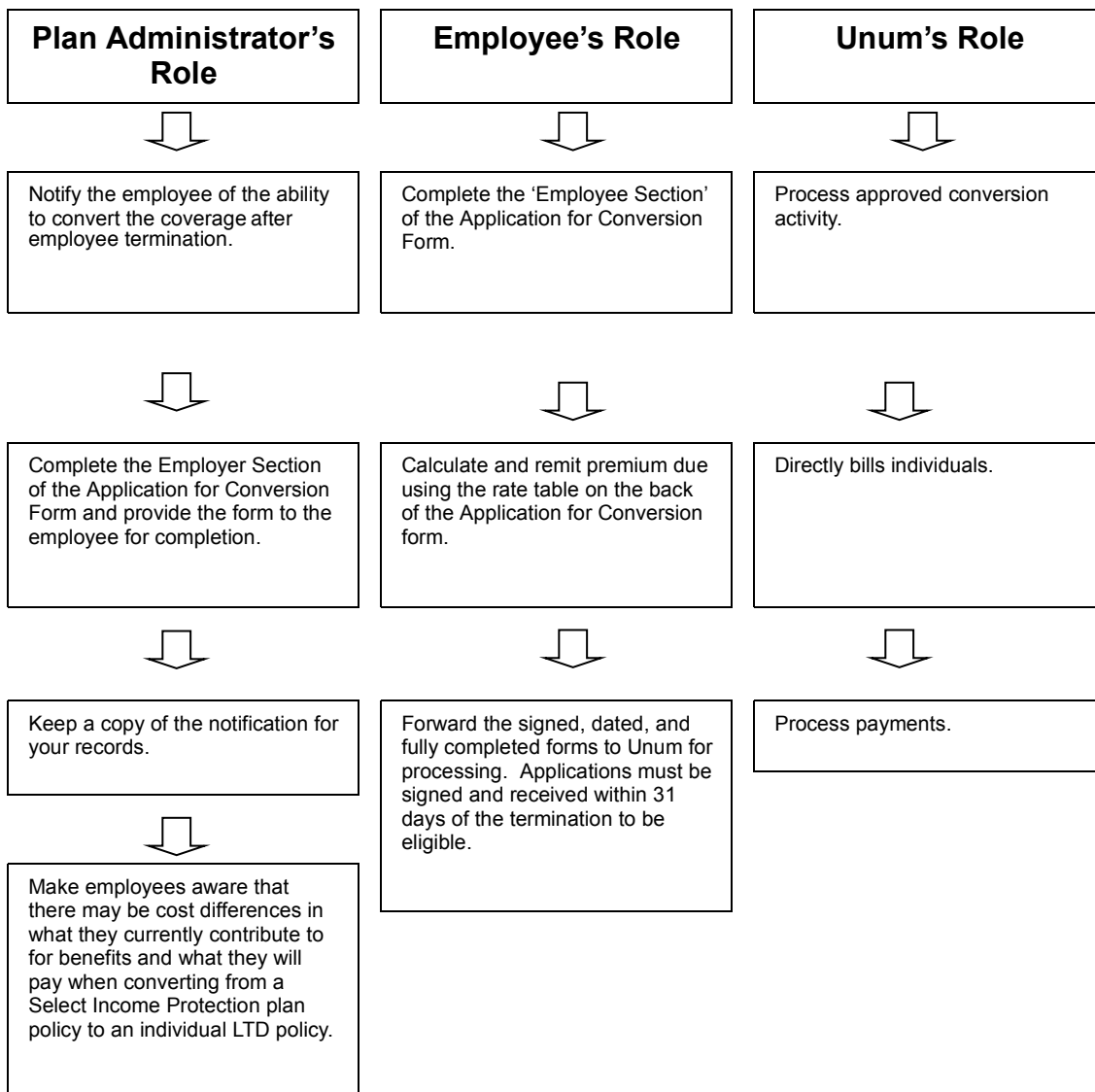
Conversion LTD

If your Unum disability contract contains Conversion, the terminated employee may be eligible to convert to individual coverage.

If the employee **was not** covered under your Disability plan for 12 months prior to the date of his/her termination, that employee is **not eligible** to convert the coverage. In those situations, you must notify the employee that the coverage cannot be converted according to the terms of your group insurance policy. Unum recommends that you do so in writing, keeping a copy of the notification for your records.

Important: The employee must apply for insurance under the conversion policy and pay the first quarterly premium within 31 days after the date their employment ends.

Conversion Roles & Responsibilities



If you have questions, please contact our Customer Contact Center at 1-800-421-0344.

Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.

Not all products, product features and services are available in all states.

Frequently Asked Questions for Conversion

Q If I am disabled can I convert my coverage?

A. If you are disabled according to the terms of the group insurance policy you are not eligible to convert your coverage.

Q. Is there an age limit that applies to conversion for employee coverage?

A. There is no age limit.

Q. Do I need to provide Evidence of Insurability in order to convert my coverage?

A. An employee can convert, without Evidence of Insurability, the amount of coverage he/she had in force under the group plan up to \$4,000. A \$6,000 option is available with Evidence of Insurability.

Q. Who can I call if I have questions regarding the premium calculations for conversion?

A. You may call the Customer Services Contact Center at 1-800-421-0344

Q. What is the minimum amount that can be converted for employee?

A. Employees must convert 60% of their basic monthly earnings not to exceed the conversion maximum.

If you have questions, please contact our Customer Contact Center at 1-800-421-0344.

Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.

Not all products, product features and services are available in all states.

List Bill

List Bill is available in paper form or electronically through our secure website.

Your initial premium statement from Unum will list all employees enrolled for coverage as of the billing date. Employees approved after that date will appear on subsequent bills. Payments should always match the amount billed, as any applicable credits or charges will be reflected on your next bill.

It is important to notify the Contact Center 1-800-421-0344 of any policy level changes.

[Group List Bill Premium Invoice Guide](#)

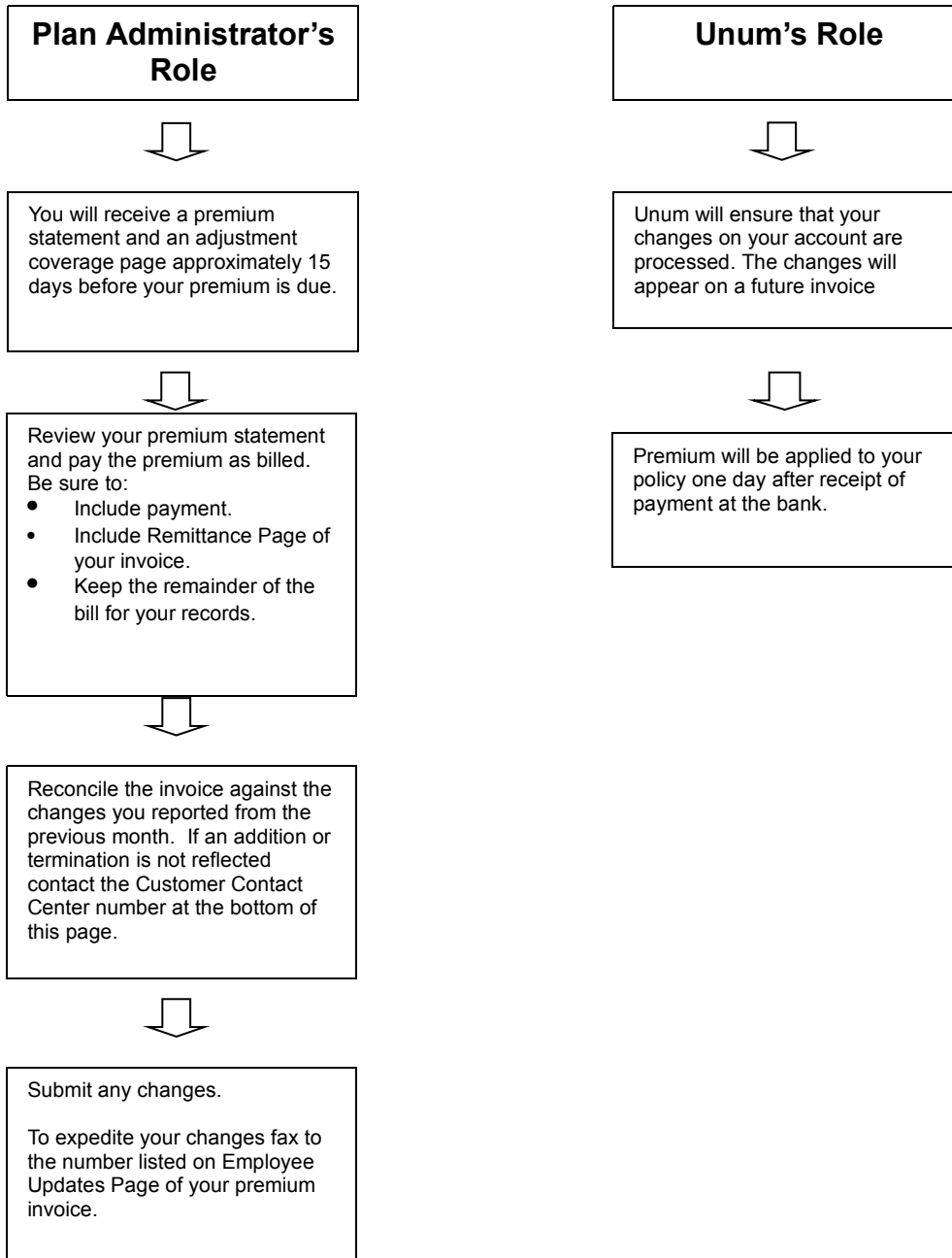
Please refer to the List Bill Step Action section in this guide.

If you have questions, please contact our Customer Contact Center at 1-800-421-0344.

Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.

Not all products, product features and services are available in all states.

Step Action List Bill



If you have questions, please contact our Customer Contact Center at 1-800-421-0344.

Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.

Not all products, product features and services are available in all states.

Third Party Administrator (TPA)

If your company contracts with a TPA to manage your billing, Unum will work directly with that TPA on your behalf. Bills will be forwarded to the TPA for completion and remittance of any premium due. A signed agreement must be completed to ensure that the TPA has full responsibility to maintain your employee-level billing records. Unum will initiate the agreement. Part of this agreement must also indicate that we are able to communicate directly with the TPA regarding confidential information. At that time, the applicable steps are outlined for you.

Regardless of this agreement, it is the responsibility of the employer to ensure that the TPA is administering the policy based on all the terms of the contract purchased by the employer.

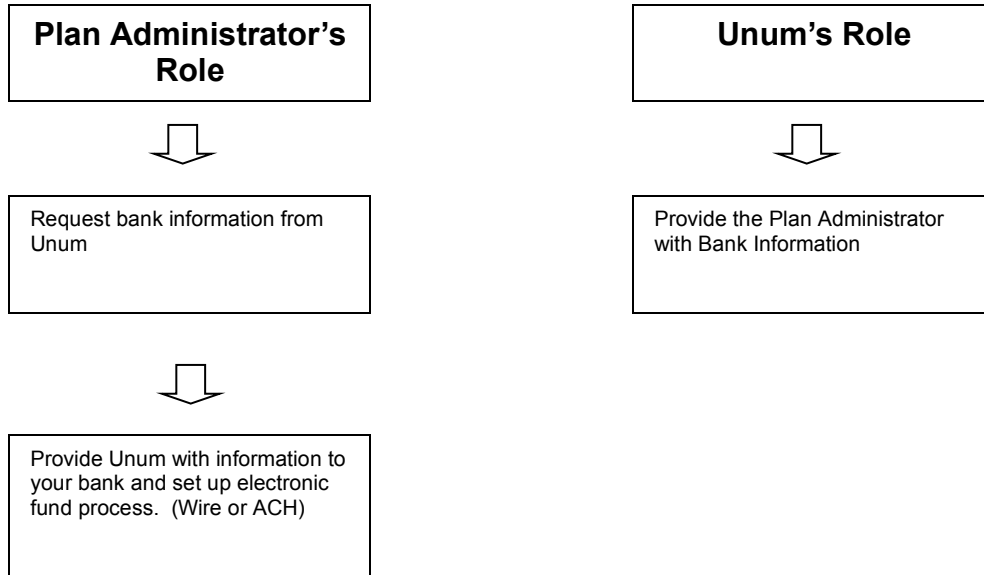
If you have questions, please contact our Customer Contact Center at 1-800-421-0344.

Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.

Not all products, product features and services are available in all states.

Electronic Transfer

Unum currently accepts only customer initiated fund transfers. This means the customer must set up the process. Unum currently does offer an auto-debit option to qualified policies through iServices only.



If you have questions, please contact our Customer Contact Center at 1-800-421-0344.

Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.

Not all products, product features and services are available in all states.

Data Transfer

Unum can accept electronic files through a Data Transfer facility. This facility will accept employee changes that include:

- Salary Changes
- Terminations
- Additions
- Miscellaneous information requested from Unum

The required tool used to submit these electronic files is a Microsoft Excel® spreadsheet. A template of the spreadsheet can be provided to you by an Internet Service Representative.

If you have questions, please contact our Customer Contact Center at 1-800-421-0344.

Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.

Not all products, product features and services are available in all states.

How to Complete a Claim

A specific claim form must be completed for each claim made. Procedures vary depending on the type of claim being submitted. Employees must complete their part of the Disability claim form, which may include an “Attending Physician’s Statement” and submit it to you for additional information. For privacy reasons, throughout this section of the guide, we recommend that:

- You complete the Employer section of the claim form and provide it to the employee for completion;
- The employee works with the attending physician to ensure the form is fully completed; and
- Once completed, please forward to the appropriate mailing address found on the form to Unum for consideration.

Remember that claims should be filed as soon as it’s known that the employee may be eligible for a benefit. Disability claim forms should be filed no later than 90 days after the completion of the elimination period or earlier if possible.

A critical stage in the Claims process is the forms review process. You must make certain that forms are completed accurately. Typical areas of oversight include:

- No signature or date on the form
- Incomplete or missing attachments (e.g. Enrollment Form)
- Failure to have a doctor complete the Physician’s Statement, when required
- Social Security Numbers differ from Employer to Employee section
- Verification of wages hasn’t occurred
- Omitting effective date from form

Identifying and correcting problems on the claims form *before* it reaches Unum will ensure that claims are processed and benefits paid as quickly as possible.

For disability claims, benefits do not become payable until the elimination period has been satisfied as well as all other policy provisions. The elimination period is the number of days a person needs to be disabled before a benefit is payable. Unum’s payable benefit structures are as follows:

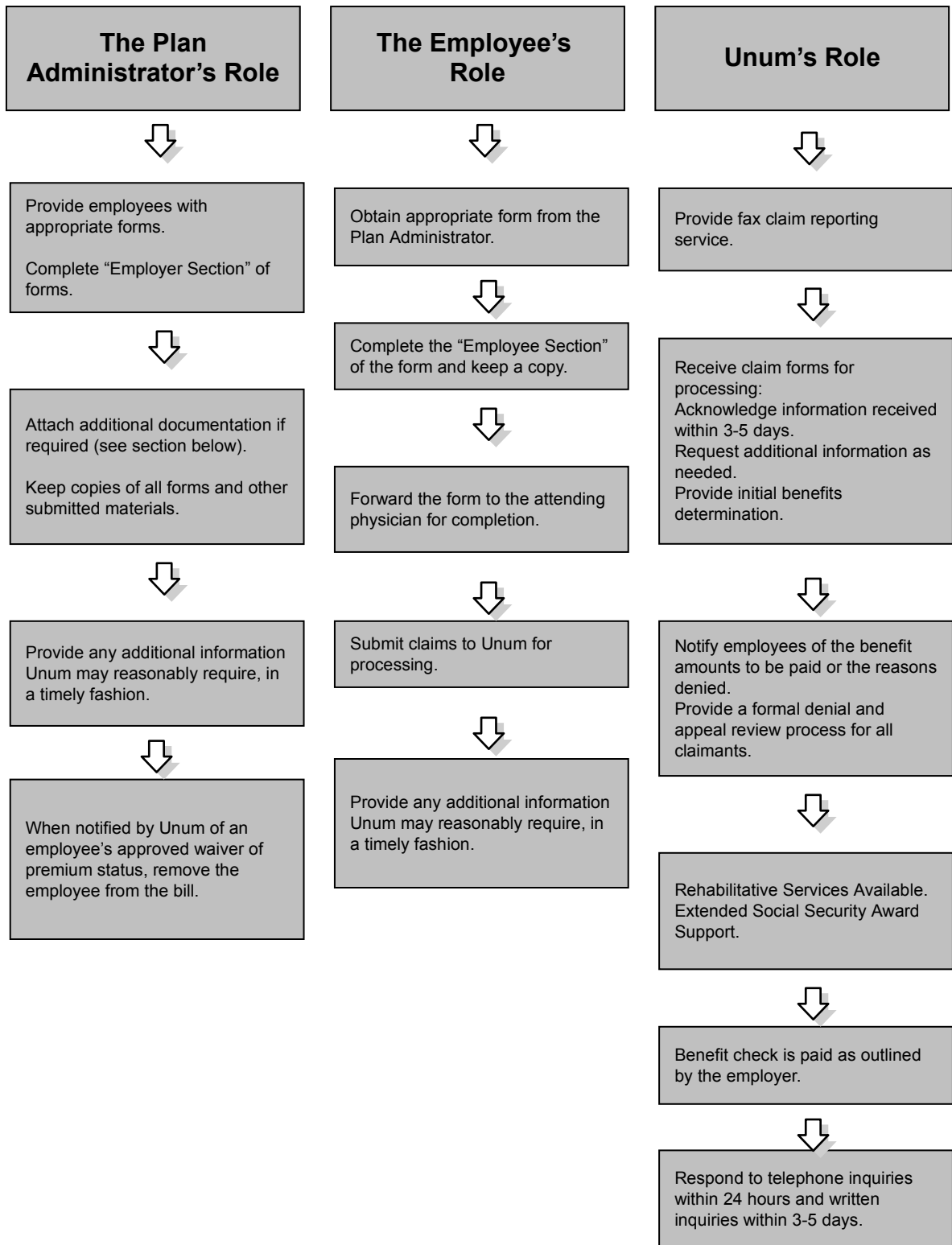
- Weekly for Short Term Disability Claims
- Monthly for Disability Claims

If you have questions, please contact our Customer Contact Center at 1-800-421-0344.

Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.

Not all products, product features and services are available in all states.

• **Claim Processing Roles and Responsibilities**



If you have questions, please contact our Customer Contact Center at 1-800-421-0344.

Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.

Not all products, product features and services are available in all states.

Additional Documentation

When preparing/organizing the materials needed to submit a claim, your employees may need to attach additional documentation when submitting the claim form(s) to Unum. The following outlines the additional materials that may be applicable:

- Job Analysis forms completed by the Employee's Supervisor
- Copy of the enrollment form
- Worker's Compensation Report of Injury
- Education Expense Benefit – proof of child enrollment, if applicable
- Dependent Care Benefit – copy of Dependent Care expense, if applicable
- W-9 form

If you have questions, please contact our Customer Contact Center at 1-800-421-0344.

Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.

Not all products, product features and services are available in all states.

Disability Waiver of Premium

Once an employee has been approved and is receiving a disability benefit for 90 days (not applicable for Short Term Disability) premiums are waived. Your notification will appear on your copy of the claimant's first benefit check. On your self accounting premium invoice, reflect the employee's coverage amounts as a salary decrease. Do not reflect this employee as a termination.

Important: You must continue to forward premiums for the employee during the elimination period or coverage will lapse.

If the employee returns to work following a disability where premiums were waived, you must add him/her to the next premium invoice. If Your group insurance policy is contributory, the employee will also need to complete an enrollment form. Be sure to notify your Claims Representative when disabled employees return to work.

Provide the form to the employee with instructions to complete the employee section, have the attending physician complete and forward it to Unum.

If the waiver claim is approved, Unum will provide you with written notification. Once you have been notified of an individual's approval, remove the individual from your premium statement (and stop the payroll deductions for that individual if Your group insurance policy is contributory). If applicable, Dependent Life and Accidental Death and Dismemberment are also waived once the employee's Life premium waiver claim has been approved. If Your group insurance policy does not include Accidental Death and Dismemberment waiver or Dependent waiver, then those premiums must continue to be paid for coverage to continue.

Important: Premium payments should be continued while the claim is being reviewed. If waiver of premium is approved, all premiums paid for must be refunded to the employee by the policyholder. If you wish to terminate premium payments, be sure to offer the employee the right to convert his/her coverage to an individual policy. This will protect him/her in the event the waiver application is denied.

If you have questions, please contact our Customer Contact Center at 1-800-421-0344.

Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.

Not all products, product features and services are available in all states.

Disability Survivor Benefit

For Short Term Disability, Unum will pay a lump sum amount equal to 3 weeks of the employees' gross disability payment. If the employee has been diagnosed:

- Terminal illness or condition
- Live expectancy has been reduced to less than 12 months
- Receiving weekly payments

For Disability, Unum will pay the employee a lump sum amount equal to 3 months of the employees' gross disability payment. If the employee has been diagnosed:

- Terminal illness or condition
- Live expectancy has been reduced to less than 12 months
- Receiving monthly payments

Refer to your Group insurance policy for details.

If you have questions, please contact our Customer Contact Center at 1-800-421-0344.

Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.

Not all products, product features and services are available in all states.

STD Fast Response

Current information on the status of Short Term Disability Claims is offered by Unum through the Automated Claim Information System: **Fast Response**.

Claim receipt, approval, and you and your company's employees can obtain payment information by calling the toll-free number 1-800-858-6843. You may also leave recorded messages regarding claims that provide Unum with updates such as a return-to-work date. Your employees can obtain general information at this number as well, including specifications on maternity and other Short Term Disability benefits.

If you have questions, please contact our Customer Contact Center at 1-800-421-0344.

Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.

Not all products, product features and services are available in all states.

Claims Status Process

Claim Status

Refer to the toll free telephone number found on the claim form to speak to a claims representative.

Claim Denials

If the initial benefit determination results in a denial of benefits, Unum notifies the claimant and the employer. This notification documents the basis for denial as well as the process to appeal the decision, if the claimant disagrees with the decision rendered.

Claim Terminations

Unum may terminate a disability claim for a number of reasons, including but not limited to:

- The employee is no longer disabled under the terms of the Unum contract and is capable of returning to work;
- The employee has reached the maximum benefit duration;
- The employee has not provided sufficient documentation to support continued benefit payments.

Employees may appeal a termination decision by using the appeal process.

Claim Appeals

To appeal a claim, the claimant must:

- Notify Unum in writing within 180 days of receipt of the denial letter.
- If available attach supporting documentation that advocates the need to review the decision.

Each appeal is reviewed and evaluated by an independent evaluator, not the specialist making the initial determination. This ensures a purely unbiased review.

If you have questions, please contact our Customer Contact Center at 1-800-421-0344.

Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.

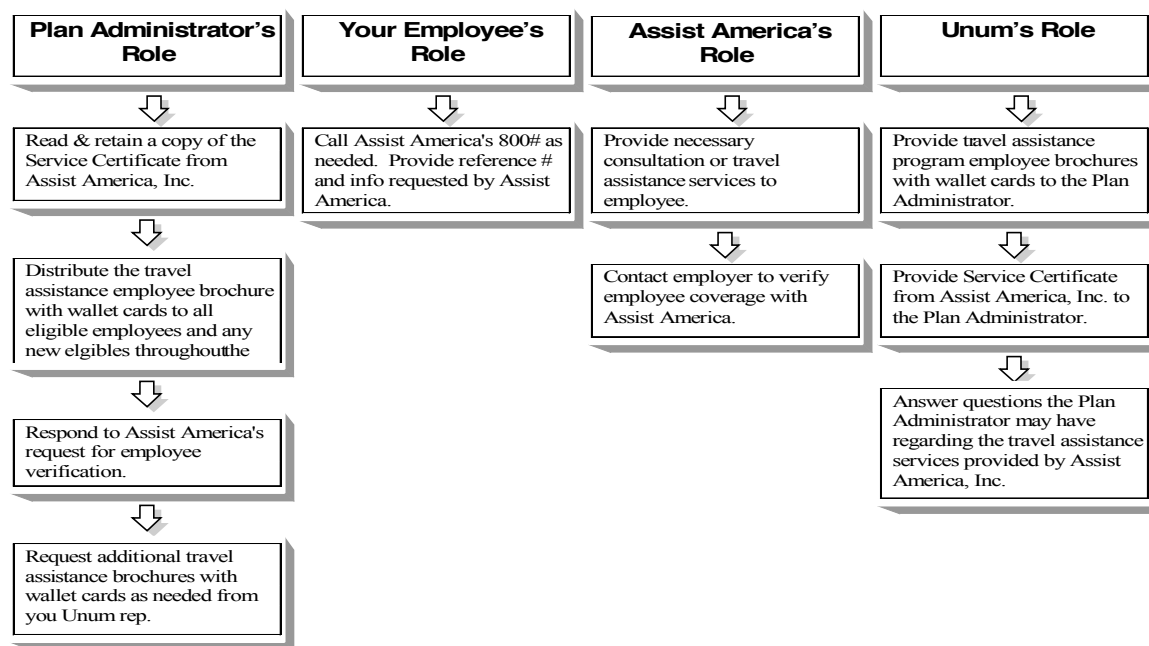
Not all products, product features and services are available in all states.

Worldwide Emergency Travel Assistance Services

Please check with your Unum Service Representative if your policy is eligible for this feature.

Unum offers worldwide emergency travel assistance services to your employees (business and pleasure travel) and their dependents (pleasure travel only) when they are traveling 100 or more miles from home or in a foreign country. The chart below illustrates the procedures you need to be aware of to administer this feature of Your group insurance policy.

For detailed information about Worldwide Emergency Travel Assistance Services, please refer to your Assist America employer communication package.



***The worldwide emergency travel assistance service is provided exclusively by Assist America, Inc. The service may be withdrawn by Unum without prior notice.**

If you have questions, please contact our Customer Contact Center at 1-800-421-0344.

Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.

Not all products, product features and services are available in all states.

Worldwide Emergency Travel Assistance Service Questions & Answers

Q What is the worldwide emergency travel assistance service?

A. It is a travel assistance service, provided by Assist America, Inc., that offers medical assistance to employees and their dependents traveling 100 miles or more from home or to a foreign country. Travel may be for business or pleasure, although a spouse traveling on business is excluded. When a participant becomes ill or has an accident while traveling, the individual can access care anywhere in the world with one simple phone call to Assist America - 24 hours a day, 365 days a year.

Q. What services does Assist America provide?

A. Should you or your dependents experience a medical emergency while traveling, Assist America offers the following services: medical consultation and evaluation, medical referrals and medical monitoring. If you require hospitalization, and if it is determined that the care you are receiving is not adequate for the medical incident, Assist America will evacuate you to the nearest facility that offers appropriate care or, if necessary, arrange for transport back to the United States. The service also provides hospital admission guarantees, emergency message transmission, care of minor children left unattended due to a medical incident, dispatch of medication, legal and interpreter referrals and return of mortal remains. Additional services include providing pre-departure information about necessary vaccinations, visa/passport requirements and traveler advisories, assistance with lost travel documents and luggage, and assistance with returning a vehicle or emergency international funds transfers.

Q. What happens if a foreign hospital does not recognize my health insurance identification card?

A. Call Assist America. Assist America can provide guaranteed hospital admission. If necessary, Assist America will forward the funds to insure you are admitted and receive prompt medical treatment.

Q. Will the service transport a family member or friend to be with me?

A. Yes. If you are traveling alone and it seems likely you will be hospitalized for more than seven days, Assist America will transport a family member or friend to be with you.

Q. What happens when I'm ready to be discharged?

A. If you still need on-going medical care when you are ready to be discharged, we will repatriate you home, with a medical or non-medical escort if necessary.

Q. I don't travel internationally. What's the benefit of this service to me?

A. This service will help you with any medical situation if you are 100 miles or more from your home, which can mean you are on a weekend fishing trip or visiting relatives in another state. If you become ill or have an accident while traveling, you may not know who to access for care, but one call to Assist America any day and any time of day will get you assistance and/or advice.

If you have questions, please contact our Customer Contact Center at 1-800-421-0344.

Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.

Not all products, product features and services are available in all states.

Worldwide Emergency Travel Assistance Service Questions & Answers

- Q.** If my doctor at home tells me I need to go to a particular hospital for treatment, will Assist America transport me?
- A.** No. The service assists travelers who are 100 miles or more away from home or in a foreign country and need help.
- Q.** If I have an accident or become ill and all the necessary transportation is arranged either by me or the hospital, will the service reimburse me for the expenses involved?
- A.** No. This program is for providing services only. Therefore, Assist America needs to make the arrangements for the delivery of services.
- Q.** Will the service pay my medical bills?
- A.** No. You or your health insurance plan is responsible for incurred medical expenses.
- Q.** Do I have to call before I leave on a trip?
- A.** No. Just be sure to take your identification card with you and call if you need medical or legal advice.
- Q.** How do I access care?
- A.** With one phone call to the number of the back of your Assist America identification card. You can access medical assistance anywhere in the world. If you are within the United States, call 1-800-872-1414. If you are outside the United States, call collect 301-656-4152. You will need to provide your company's name and the reference number. Both are located on your identification card.
- Q.** All I need is one telephone number?
- A.** Yes. During a medical emergency the service provider takes care of everything for you. Assist America draws on over 10,250 physicians and over 8,600 hospitals and clinics to bring medical assistance to you no matter where you are.
- Q.** If prescription medicine is needed, but not available locally and the service is able to provide the participant with the medicine, who is responsible for payment for the medicine?
- A.** The participant is responsible for the cost of the medicine.
- Q.** Are spouses and children eligible for these services?
- A.** Yes, your spouse and children are eligible for services whether they are traveling with or without you. However, spouses who are traveling on business are not eligible for the services.
- Q.** Is there an age limitation for children?
- A.** The employee's children are eligible for services up to the age specified in the medical plan that covers the children (generally age 19 or 24 if the child is a full-time student).

If you have questions, please contact our Customer Contact Center at 1-800-421-0344.

Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.

Not all products, product features and services are available in all states.

Unum's Work/Life Balance Employee Assistance Program

Employees' personal and family concerns can adversely affect their work. Family and work conflicts show up as unnecessary and unwanted turnover, absences, tardiness, work interruptions, requests for work schedule changes, decreased attention to customer service and lower productivity overall, not only of the employee but also of co-workers. When an employee has a problem, he/she frequently turns to a manager for assistance and understanding. While most managers welcome personal interaction with employees and the opportunity to express compassion and support, many also recognize that their ability to intervene effectively is limited and that taking on the role of employee problem-solver contributes significantly to their own stress levels.

Now your managers and employees have another place to turn – Unum's Work/Life Balance Employee Assistance Program. Staffed by experts trained in social work, psychology, child care, education, parenting, family and work issues, addiction problems, financial, legal concerns, older adult care, the consultants can help employees get answers to their questions, identify options and support services, and find resources in local communities to address their concerns. It is a comprehensive source of information, education, and consultation on the wide range of issues that employees bring with them to the workplace. Perhaps as importantly, managers can refer employees to the experts instead of trying to assist employees alone.

In order for the program to be effective at your location, three things must happen:

- Employees must know that the service is available
- Employees must understand the kinds of issues about which they can call
- Employees need to be encouraged to take advantage of the support

A sample of Unum's Work/Life Balance brochure is available. These brochures can be used in conjunction with the following sample announcement letters.

Opportunities to create awareness:

- Display brochures in high traffic areas frequented exclusively by employees such as cafeterias, employee lounges and break rooms and conference rooms
- Keep a supply of brochures in the Human Resource department for distribution to employees who are experiencing a personal crisis, dealing with conflict, facing bankruptcy, planning for retirement, etc.
- Make sure that information about the service is available to your Benefits Department for inclusion in new hire packets, etc.

If you have questions, please contact our Customer Contact Center at 1-800-421-0344.

Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.

Not all products, product features and services are available in all states.

Unum’s Work/Life Balance Program at a Glance

Issue	Consultation Topics	Referral Types
EMOTIONAL WELL-BEING	Stress/depression Marital issues Grief and loss Domestic violence Family matters	In-person assessment session Individual or family counseling Shelters Support groups Court services
EVERYDAY ISSUES	Health information Purchasing a large ticket item Appliance or home repair Screening a pet sitter	Consumer research National Associations Housing and pet sitting services Appliance and home repair service
LEGAL MATTERS	Divorce/family matters Landlord/tenant Criminal matters Wills/consumer issues	Attorneys Legal Programs Community resources
FINANCIAL ISSUES	Credit Management Household budgeting Investments/retirement planning Insurance and taxes Emergency services	Credit counseling Financial planners Tax professionals Community resources
EDUCATION & SCHOOLING	Choosing a school Preparing for college Helping with study skills/homework	Private/public Schools Special needs program Scholarship and college searches
WORK ISSUES	Co-worker relationships Job burnout Career planning Performance concerns	Internal HR department Policy and procedure information
PARENTING & CHILD CARE	Prenatal Adoption Child development Parenting skills Gifted/special needs	Adoption agencies Day care centers/family day care Before and after school care Backup and emergency care Special programs
RESOURCES FOR SENIORS	Caring for elders and the disabled The aging process Long distance care giving Understanding Medicare/wills	Care centers In-home services Meal and transportation programs Geriatric assessments

If you have questions, please contact our Customer Contact Center at 1-800-421-0344.

Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.

SERVICES

Not all products, product features and services are available in all states.

Issue	Consultation Topics	Referral Types
DISABILITY & ACCESSIBILITY	Advocating for services Legal protections Living with a disability Caregiver support	Community programs and services Special needs programs for students with disabilities Centers for independent living
ADDICTION & RECOVERY	Alcohol Drugs Gambling Eating disorders	Treatment centers/detoxify services Counseling Support groups/community services Education courses

In addition to expert consultation, your employees have access to printed educational materials and Tips-on-Tape™.

Note: Work/Life Balance Employee Assistance Program services are provided exclusively by Ceridian Corporation. Services are subject to availability and may be withdrawn by Unum without prior notice.

If you have questions, please contact our Customer Contact Center at 1-800-421-0344.

Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.

Not all products, product features and services are available in all states.

SAMPLE LETTER TO EMPLOYEES

(On Company letterhead)

Date

Dear Employee:

(Company Name) is pleased to announce a new and expanded service called Unum's Work/Life Balance Program, a feature of your Income Protection coverage with Unum. It can be difficult to balance the demands of work with those of your personal life. Stress, work, concerns and coping with personal situations can throw your life out of balance. This program is a one-stop resource that offers consultation, information, and personalized community referrals, available 24 hours a day, 7 days a week for you and your family members.

When you call, you will be assisted by expert consultants who can help with issues such as:

Emotional Well-being Finding time for you, relationship conflicts, first-time events, grief and loss, depression, stress, marital concerns.	Work Issues Co-worker relationships, change in workplace, business travel, career planning, communication skills
Everyday Issues House sitting, appliance/home repairs, buying big-ticket items, pet sitter/pet care, healthy lifestyle, nutrition, and exercise.	Parenting and Child Care Pregnancy and birth, adoption, child development, step or single parenting, adolescents, discipline issues, childcare options.
Legal Matters Divorce, family matters, landlord/tenancy, real estate, consumer issues, criminal, debt/credit matters, estate planning, and attorney selection, will preparation.	Resources for Seniors Long-distance care giving, care options, Medicare information, meal and transportation programs.
Financial Issues Budgeting, debt management, investing, insurance options, taxes, retirement planning.	Disability & Accessibility Education rights & resources, independent living, accessing services, confronting discrimination, caregiver support.
Education & Schooling Homework issues, study habits, college application process and selection, special needs programs, scholarships.	Addiction & Recovery Alcohol, smoking, gambling, eating disorders, education, treatment options.

If you have questions, please contact our Customer Contact Center at 1-800-421-0344.

Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.

SERVICES

Not all products, product features and services are available in all states.

This program is part of your benefit package and easy to use. Best of all, you may call as often as you like. The Masters-level consultant will help assess your situation and develop a plan with you to resolve concerns. Calls are strictly confidential*; no one will know you called unless you tell them. The consultants have access to resources and in-house experts to provide the appropriate information that will meet your needs.

Unum's Work/Life Balance Program is made available to save time, money and energy by providing information at your fingertips – allowing more time for you to do the things you enjoy. The help you need is just a phone call or on-line click away.

*The consultants must abide by federal regulations regarding duty to warn of harm to self or others. In these instances, the consultant may be mandated to report a situation to the appropriate authority.

English 1-800-854-1446
Spanish 1-877-858-2147
TTY or TDD 1-800-999-3004
Tips on Tape™ 1-800-815-3710 access code 9780
www.lifebalance®.net ID is lifebalance Password is lifebalance®

If you have questions, please contact our Customer Contact Center at 1-800-421-0344.

Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.

Not all products, product features and services are available in all states.

SAMPLE LETTER TO MANAGERS

(On company letterhead)

Date

To: Management Staff

From: (Executive Management)

Subject: Introduction to Unum's Work/Life Balance Employee Assistance Program

(Company Name) recognizes the impact personal and work concerns can have on employees' well being and job performance, and on your effectiveness as a manager.

Beginning (effective date), (Company Name) is offering Unum's Work/Life Balance Employee Assistance Program services for all employees covered by Unum's Income Protection Plan and their family members. Whether the concern is personal or work related, the service is available 24 hours a day, 365 days a year. The program is confidential* and available to you, your employees and their families. It is a management resource as well as a resource for the personal and work concerns of all employees.

Because you have regular contact with your employees, you are often the first to notice a change in performance, attendance, attitude, or behavior. Recommending the service will encourage employees to seek help with issues that are impacting their performance. The Work/Life Balance Program can also assist you as a manager, through:

- **Consultation:** Consultants are available to assist you in dealing with sensitive and difficult work-related issues. Consultants work with you as a manager to identify key problems, determine desired outcomes, and identify and evaluate options for problem resolution. It is an effective management tool.
- **Referral:** You can refer your employees to the service if they are experiencing performance problems or if they confide in you regarding a personal, family, or work problem that is troubling them. Referring employees to the Work/Life Balance Program allows you time to fulfill your management responsibilities while the counselors assist employees with their concerns.
- **Support:** The service is available to you and your family members to provide support for personal and work situations. Unum's program has childcare, eldercare, financial, legal, and alcohol/drug specialists on staff and can address a wide range of personal issues.

*Consultants must abide by federal regulations regarding duty to warn of harm to self or others. In these instances, the consultant may be mandated to report a situation to the appropriate authority.

If you have questions, please contact our Customer Contact Center at 1-800-421-0344.

Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.

Not all products, product features and services are available in all states.

LifeBalance Questions & Answers

- Q.** How do employees access the Work/Life Balance service?
- A.** It's easy. Employees call the central, toll-free number or access on-line at www.lifebalance.net (ID and password is), 24 hours a day, 365 days a year. A consultant will be available immediately to discuss your concerns. The service is designed to assist families with balancing the demands of work with those of their personal lives.
- Q.** Who is providing Unum's program?
- A.** Unum is providing the program through a premier provider of work-life effectiveness programs.
- Q.** Do employees have to pay to use the services?
- A.** Unum is providing the program through Unum's Group Income Protection coverage. There is no charge for calling a counselor, using the web site, or getting information from the program. However, if the caller and/or family have selected a referral for a child or elder care provider, attorney referral etc., the family is responsible for paying for the services selected. For mental health or substance abuse treatment or counseling, the consultant will assist the caller in accessing their Health/Medical coverage.
- Q.** How can one toll-free number help employees located all over the country?
- A.** When employees call the toll-free number, a consultant will talk to them about their life balance needs. The service maintains its own national database of local providers contracted to provide services such as mental health or addiction counseling, or child care and elder care referrals in the employee's own community.
- For other Work/Life balance issues, the consultant taps into national and local organizations that specialize in providing information local referrals. The consultant may also conduct customized research to locate the specific information or resources.
- Q.** Is my call confidential?
- A.** Strictly confidential. No one can find out any information about you or what you discuss with the service consultants without your explicit written consent – not your boss, your employer, or even a spouse. The consultants must abide by federal regulations regarding duty to warn of harm to self or others. In these instances, the consultant may be mandated to report a situation to the appropriate authority.
- Q.** Can the service help if the employee's family lives in another state?
- A.** Absolutely! A consultant will research information on various options and alternatives available in the caller's community when direct services are necessary.

If you have questions, please contact our Customer Contact Center at 1-800-421-0344.

Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.

Not all products, product features and services are available in all states.

LifeBalance Questions & Answers

Q. What kind of information do I have to tell the Work/Life Balance consultant and what do they report to my employer?

A. The consultant will ask for your name and address. This is to help during the conversation as a way to address the caller, and so the consultant can mail educational materials and referral information to your location. It will also help the consultant in follow-up calls. No information about you or your issues is given to the employer.

Q. Can the service help with special needs?

A. Yes. Programs available for special needs children vary considerably depending on the family's location. In many areas, resources are scarce. Nevertheless, a consultant will help the family identify all possible options available to meet their special need and will work with the family until a solution is found.

Q. If a family's need changes, can they call again?

A. Yes. Employees and their immediate family members can call the service as often as they wish to gather information and referrals. They can also call just to discuss their current arrangements, concerns regarding day-to-day issues, and concerns regarding balancing the demands of work with those of a personal nature.

Q. Can I talk to the same consultant?

A. Yes. Actually you are encouraged to talk with the same consultant. Usually toward the end of the first call, the consultant asks whether the caller wants to talk again. If the caller does, they decide who will call whom, when, where, and – if there's an answering machine – if the consultant can leave her/his name and a message on the answering machine.

Q. What's to prevent employees from giving the 800-number to anyone and everyone?

A. Nothing. It's your program. You decide to whom you want to give the number. The service is for you and anyone close to you whose situation causes you stress and concern.

Q. Can young kids and teenagers call? As a parent, I'd want to know about it.

A. Many parents give the number to older children. Consultants would encourage the child to talk to parents, or maybe an aunt or grandparent, etc. When they get calls from children, they may ask who gave them the number, and ask if they can talk to the parent (to get his/her point of view of the issues). By law, minors cannot be referred to resources without parents' permission.

Q. If Your group insurance policy covers 500 or more lives can employees order more than one Generation to Generation Family Heritage Kit?

A. Generation to Generation kits may only be ordered by eligible employees individually. Each employee is entitled to a single kit (which provides, among other things, the blueprint for a legacy project that can be used for many family members.)

If you have questions, please contact our Customer Contact Center at 1-800-421-0344.

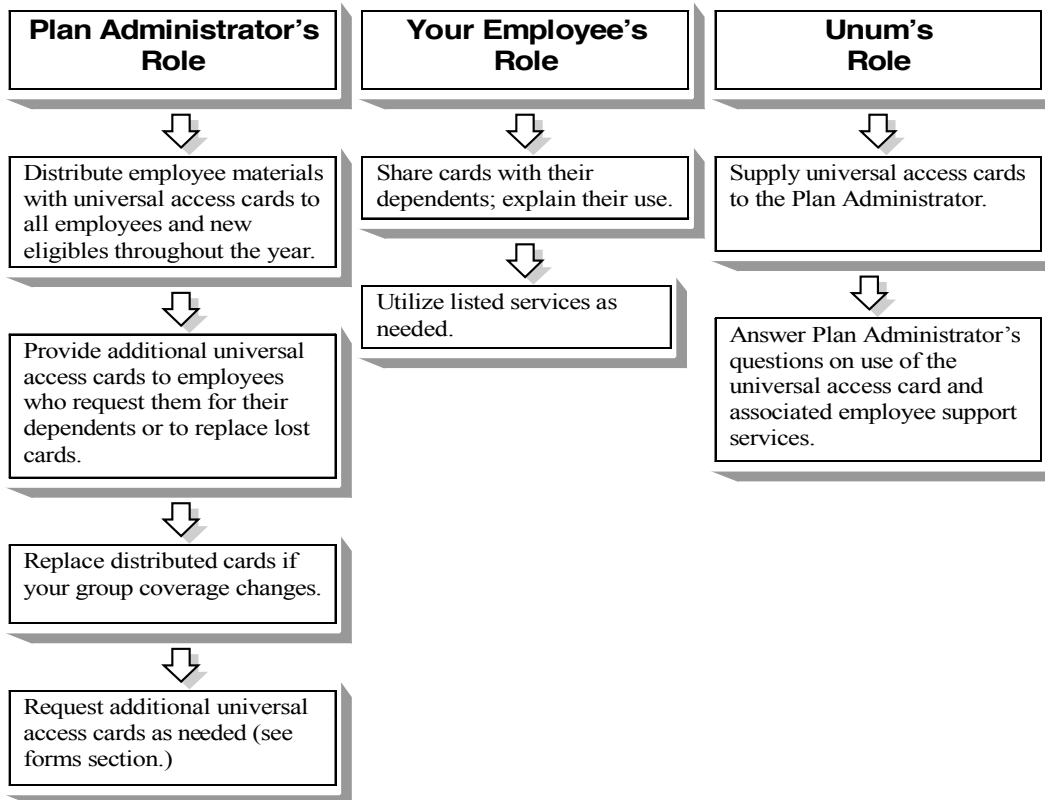
Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.

Not all products, product features and services are available in all states.

Universal access Card

Your universal access card is a convenient reference to important employee support services that come with your Unum Group Products. The cards provide relevant toll free numbers and service descriptions. They are available to insurers and their dependents.

EMBED Word.Picture.8



If you have questions, please contact our Customer Contact Center at 1-800-421-0344.

Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.

Not all products, product features and services are available in all states.

HR®/BenefitsAnswersNow™: an employer compliance resource

Please check with your Unum service representative to see if your policy is eligible for this feature.

Receive access to an employment compliance resource at no additional cost with the purchase of select Unum insurance plans. **HR®/BenefitsAnswersNow™** is a well-organized, easily searchable library of federal and state employment law that can help limit your risk of legal action while improving your HR team's efficiency.

HR®/BenefitsAnswersNow™ features two online research tools in one website to help your HR and employee benefits departments make informed employee-management decisions:

HRAnswersNow® is your resource for expert employment guidance. Designed by HR professionals, the site includes customizable job descriptions and performance appraisals as well as consistently updated federal and state employment laws. This site also features a Master HR Guide, a comprehensive course handbook on the HR management function.

BenefitsAnswersNow™ is your single source for answers to thousands of benefits questions. The site is organized in a question-and-answer format that's easy to use. You also can choose to receive monthly newsletters, and you have access to a database of hundreds of sample benefit policies and plans to modify and use in your company.

Setting up **HR®/BenefitsAnswersNow™** is fast and easy. Your Unum service representative will call you for your contact information and e-mail address, which will be used to register you with CCH. You will be sent a "welcome e-mail" with log-in details to access your new online HR compliance and benefits reference system.

HR®AnswersNow and BenefitsAnswersNow™ are provided exclusively by CCH. CCH is not engaged in rendering legal advice. Users should consult with their own attorneys. The service is available with selected Unum insurance offerings. Exclusions, limitations and prior notice requirements may apply, and service features, terms and eligibility criteria are subject to change. The service is not valid after termination of coverage and may be withdrawn at any time. Please contact your Unum representative for full details.

If you have questions, please contact our Customer Contact Center at 1-800-421-0344.

Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.

Not all products, product features and services are available in all states.

How to Obtain Forms

Forms can be obtained by:

- calling Unum at 1-800-421-0344, or in New York 1-800-356-5817 or
- downloading from the Unum's Employer Services site.

Registered iServices customers can log in to the secure Employer Services web site and navigate to the My Forms service, located under the Forms and Materials tab. The My Forms service lists frequently used forms specific to the customer's coverage. These forms can be printed or e-mailed directly to an employee.

To access forms from www.unum.com follow these steps:

1. Click on Employers Tab, to bring you the Welcome page.
2. Select the Forms and Reference Materials link in the General Information Section.
3. On the left hand side of the web page there are two ways to locate the form needed:
 - Using the "Forms and Reference Material Search" option to search by topic, product, state and type of material. **or**
 - Go directly to the form by entering the form number in the Form Number field and clicking "GO."

If you have questions, please contact our Customer Contact Center at 1-800-421-0344.

Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.

HELPFUL TELEPHONE NUMBERS

Not all products, product features and services are available in all states.

Customer Service	1-800-421-0344
New York Customer Service	1-800-356-5817
Customer Service Group over 2,000 lives	1-800-868-1773
Unum-label Products Group Life	1-800-445-0402
Portland Customer Care Center	1-800-858-6843
LifeBalance	1-877-270-5429
• Spanish	• 1-877-858-2147
• TTY/TDD	• 1-800-999-3004
Assist America	1-800-872-1414
	1-301-656-4152 (collect, outside of US)
Internet Service Support	1-877-225-2712

G-74115 (2/10)

If you have questions, please contact our Customer Contact Center at 1-800-421-0344.

Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.