

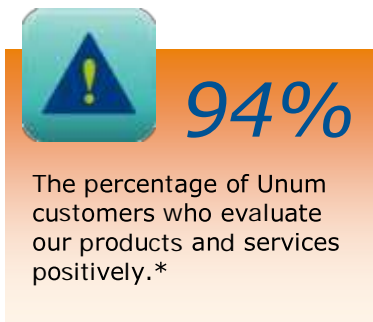


SATISFACTION GUARANTEE

Created for:

Paychex

**For Unum services provided
4/1/2018 - 3/31/2019**



For more information on Unum's satisfaction guarantee program, please contact me.

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Our Commitment

We are committed to providing our customers with personal, responsive and result focused service that meets their needs. As part of this commitment, we guarantee their satisfaction with our service.

We respond to you

If our customers are not pleased with our service, our goal is to make things right. If an issue is not timely or appropriately addressed, notify your Director, Client Experience. We will work hard to address the concern right away and find a solution. If the concern is not addressed within a mutually agreed upon timeframe, we'll deliver on our guarantee.

We follow through with a guarantee

We are dedicated to providing our customers with exceptional service and we have the confidence to back up our commitment with this group insurance satisfaction guarantee. If a customer is still not satisfied with our service after the agreed upon timeframe has expired;

- We will pay 1% of the customer's annual premium/fees for each service incident (or \$1,000 per incident, whichever is less);
- Two service incidents per year per customer;
- A maximum of \$2,000 per year per customer; and
- An overall maximum under this guarantee of \$50,000 for the specified period for all customers.

*Employer Loyalty Study, Fall 2014, Conducted by Nielsen and NCG Relationship Survey, 2013, conducted by KS&R.

*Satisfaction Guarantee offering for Unum customers only.

*Maximum of one Satisfaction Guarantee per Unum customer.

Core Market¹ Service Guarantee

For Unum DentalSM and Unum VisionSM

We have established high standards for the company and our employees. If your group has been in force with us for four months, premium payments are current, and you are not satisfied with the level of service we are providing, we will conduct a service review of your account. This assessment will include a study of the following service standards, as they relate to your dental and/or vision coverage.² If we do not meet these standards, we will pay the following penalties:

Review Results	Penalty
One standard missed	\$50
Two standards missed	\$100
Three standards missed	\$150
Four standards missed	\$200

Description of Measure	Group Standard
ID Card Processing	
Time from administrator's receipt of card request until card produced for additions and replacements (mail processing not included).	95% of cards requested within 4 business days
Claims Accuracy and Timeliness	
Claims Processing Timeliness – The number of business days from the date a clean claim is received to the date processing is complete.	Average 15 business days
Claim Payment Accuracy – Processing and financial accuracy, evaluated separately measuring the accuracy of processing claim procedures and payments determined.	Average of 97%
Telephone Customer Service Response	
Service Level – We will minimize telephone hold time for member calls and guarantee 80% of calls will be answered in 45 seconds or less from the time a caller reaches our customer service queue. Response time will be measured from the time the caller completes the prompts of the automated telephone system to the time the caller reaches a customer service representative. The result will be calculated by dividing the sum of all calls handled within the service level (45 seconds) by total calls handled over a calendar month period.	80% in 45 seconds
Abandonment Rate – We guarantee that less than 3% of qualifying calls to our Customer Service Center will be abandoned by the caller. The abandonment rate is defined as the number of incoming calls, not reaching a customer service representative, divided by the total number of calls, expressed as a percentage. "fast abandons," or those where the caller disconnects in less than 30 seconds, do not qualify.	3.0%

1. Core Market size groups are under 2,000 lives.
2. Performance guarantee metrics are based on, and the study will be conducted at, the overall business level as opposed to the group level.

For use with Paychex Insurance Agency only. MK-3651 FOR PAYCHEX BROKERS ONLY

Unum Dental and Unum Vision plans are marketed by Unum, administered and underwritten by Starmount Life Insurance Company.

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