



## Supplemental Benefits – New Enhancements for 2025

Please see below for the new plan enhancements being added to your supplemental plans. Please refer to Unum's plan certificates for more information.

### What are the new enhancements being offered on the Accident benefit?

- **Be Well benefit \$50**
- **Organized Sports Benefit 25%**
  - Will pay the additional amount of 25% if an Insured has Injuries sustained in a Covered Accident while participating in an Organized Sport. This benefit will be paid in addition to any benefit payable within the Injury Benefits or Treatment and Other Benefits categories. This benefit is payable for each Covered Accident based on the payable amounts in the Schedule of Benefits.
- **Building Benefit 5% - 15%**
  - Will pay the corresponding additional amount shown in the Schedule of Benefits if an Insured sustains a Covered Accident. This benefit is based on the number of months an Insured is continuously covered under this certificate and applied to total payable benefit for the Covered Accident. The applicable percentage amount will be calculated from your Coverage Effective Date to the date of the Covered Accident.
- **Felony or sexual assault \$200**
  - Will pay the amount shown in the Schedule of Benefits if an Insured receives a qualifying treatment due to an Injury sustained as the victim of a Felonious Act of Violence or Sexual Assault in a Covered Accident. The Injury due to Felony Assault or Sexual Assault must include a police report. For purposes of this benefit, qualifying treatment must: - be due to Injuries received as the result of a Felonious Act of Violence or Sexual Assault; be payable under this certificate's Schedule of Benefits for Emergency Department or Treatment in a Physician's Office or Urgent Care Facility; and occur within three days after the assault.
- **Added Family Care \$50**
  - Will pay the amount of \$50 for Family Care that takes place when an Insured has a Child attending a Child Care Center during an Insured's period of Confinement or when an Insured undergoes a Surgical Procedure due to Injuries sustained in a Covered Accident. This benefit is payable a maximum of one benefit per day for all Insureds combined, up to a maximum of three days per Covered Accident, regardless of the number of Children, up to a maximum of four times per Insured per Calendar year.
- **Added pet boarding \$30**
  - Will pay the amount of \$30 for Pet Boarding that takes place during an Insured's period of Confinement or when an Insured undergoes a Surgical Procedure due to Injuries sustained in a Covered Accident.

- The Pet or Pets must be boarded overnight at a Pet Boarding Facility. This benefit is payable a maximum of one benefit per day for all Insureds combined, up to a maximum of three days per Covered Accident.
- **Increased therapy benefits to \$50**
  - Benefit paid for 15 days per insured, per covered accident. Recovery therapy includes Chiropractic, Speech therapy, Physical therapy, Occupational therapy, Acupuncture, Alternative therapy and Behavior Health therapy. Please refer to your plan certificate for the full definition and plan requirements.
- **Increased benefit amounts for all injury payouts:** burns, dislocations, fractures, lacerations, loss of digit, knee cartilage, ruptured or herniated disc.

## What are the new enhancements being offered on the Critical Illness benefit?

- **Be Well benefit \$50**
- **Critical Illness, paid at 100%:**
  - **Sudden Cardiac arrest**
    - The sudden, unexpected loss of heart function in which the heart, abruptly and without warning, stops working as a result of an internal electrical system heart malfunction due to Coronary Artery Disease, cardiomyopathy, or hypertension.
- **Diseases, paid at 100%: Totally Disabled for 90 days and diagnosed by a Physician**
  - **Huntington's Disease**
    - A hereditary disease characterized by gradual loss of brain function and voluntary movement due to degenerative changes in the cerebral cortex and basal ganglia
  - **Lupus**
    - An autoimmune disease where the body's immune system attacks healthy tissue, leading to long-term inflammation. This disease is primarily characterized by joint pain and swelling
  - **Muscular Dystrophy**
    - Genetic disease that causes progressive weakness and degeneration in the musculoskeletal system and where such muscles are replaced by scar tissue and fat. Muscular Dystrophy is characterized by progressive skeletal muscle weakness, defects in muscle proteins, and the death of muscle cells and tissues
  - **Myasthenia Gravis**
    - A disease characterized by progressive weakness and exhaustibility of voluntary muscles without atrophy or sensory disturbance and caused by an autoimmune attack on acetylcholine receptors at the neuromuscular junction
  - **Systemic Sclerosis**

- A progressive autoimmune disease characterized by the hardening and tightening of the skin and connective tissues.
- **Addison's Disease**
  - A long-term endocrine or hormonal disorder that occurs when the adrenal glands do not produce sufficient amounts of certain hormones, including cortisol. For purposes of this benefit, adrenal insufficiency resulting from prolonged corticosteroid treatment does not meet the Condition
- **Supplemental Conditions, paid at 100%:**
  - **Post Traumatic Stress Disorder (PTSD)**
    - For information regarding the PTSD benefit, please refer to your plan certificate for the full definition and plan requirements.
  - **Pulmonary embolism**
    - A sudden blockage in a pulmonary artery or a branch of a pulmonary artery due to a blood clot as confirmed by a pulmonary angiogram, ventilation perfusion scan, computerized tomography scan, magnetic resonance imaging, or other reliable imaging techniques.
  - **Transient Ischemic Attack**
    - A sudden blockage in a pulmonary artery or a branch of a pulmonary artery due to a blood clot as confirmed by a pulmonary angiogram, ventilation perfusion scan, computerized tomography scan, magnetic resonance imaging, or other reliable imaging techniques. If an Insured is diagnosed with a Stroke within 90 days of a covered Transient Ischemic Attack (TIA), we will pay the difference in Percentage of Coverage Amount between these two benefits.
  - **Bone Marrow/Stem Cell**
    - A surgical transplant of bone marrow or peripheral stem cell for the treatment of invasive cancer. The date the Insured undergoes the actual surgery for a bone marrow or stem cell transplant or the date the Insured is diagnosed by a Physician as requiring the recommended transplant. We will pay this benefit only if there is medical evidence to support the diagnosis, and the Insured is too ill to undergo the recommended Transplant. This benefit is payable once per Insured.
- **Childhood Conditions:**
  - **Type 1 diabetes**
    - A chronic condition in which the pancreas produces little or no insulin, typically resulting from autoimmune destruction of the insulin producing cells in the pancreas. Type 1 Diabetes is commonly referred to as juvenile diabetes or insulin-dependent diabetes.
  - **Sickle cell anemia**
    - A disorder of the blood caused by inherited abnormal hemoglobin, which produces distorted (sickled) red blood cells. For purposes of this benefit, sickle cell trait (sickleemia) does not meet the Condition Definition of Sickle Cell Anemia
  - **Congenital heart disease**

- A congenital disorder of the structure of the heart that includes a defect of the inside walls of the heart, the valves of the heart, or the large blood vessels that carry blood to and from the heart. The date the condition is first diagnosed by a Physician and supported by a sweat test with sweat chloride concentrations greater than 60 mmol/L.

## What are the new enhancements being offered on the Hospital benefit?

- **Be Well benefit \$50**
- **Added \$500 ICU admission benefit (additive to admission, 1x per year, per insured, per calendar year)**
  - Will pay the amount shown in the Schedule of Benefits if an Insured is admitted and Confined to a Hospital due to a Covered Accident, Covered Sickness, or Childbirth. The Admission and Confinement must be within 180 days of the Covered Accident. This benefit will be paid in addition to any Admission
  - For purposes of this benefit, the following Hospital services are not eligible: treatment in the Emergency Department; treatment on an Outpatient Basis; and any Confinement of less than 20 hours
- **Added \$100 ICU daily stay benefit (additive to daily stay, up to 30 days per insured, per calendar year)**
  - Will pay the amount shown in the Schedule of Benefits for each day an Insured is Confined in a Hospital ICU due to a Covered Accident or Covered Sickness. The Confinement must begin within 180 days of the Covered Accident. This benefit will be paid in addition to any Daily Stay benefits.
- **Added Mental and Nervous or substance abuse treatment \$250 (1x per calendar year)**
  - We will pay the amount shown in the Schedule of Benefits for each day an Insured is Confined in a facility and receives inpatient care for Mental or Nervous Disorders or Substance Abuse. The facility must be separate from a hospital and must provide specialized treatment for Mental or Nervous Disorders or Substance Abuse. The inpatient care must be at the direction of and overseen by a Physician; and be at a facility that charges room and board fees for treatment services.
- **Added child well visits \$50 (up to 4x for the first year of life)**
  - Will pay the amount shown in the Schedule of Benefits if a Child insured under this certificate receives routine check-ups during their first year of life. This benefit is payable up to a maximum of four days per Child before the Child reaches the age of one year. Each routine check-up must be separated by at least 30 days.

## Supplemental Benefits – New Be Well Benefit

<b>Be Well Benefit</b>	
A \$50 Be Well benefit is automatically included in the cost of your Accident, Critical Illness and Hospital insurance coverage. A benefit will be paid for each covered insured, for each product you are enrolled in.	
<b>Benefit amount</b>	For you: \$50 For your Spouse: \$50 For your Child(ren): \$50

<b>Be Well benefit payment conditions</b>	Each Insured is eligible to receive a maximum of one Be Well Benefit per Calendar year. The Be Well Benefit will become payable provided the following conditions are met: - the date of the Be Well Screening is after the Be Well Benefit Effective Date; and - an Insured's coverage is in force.
<b>Cholesterol and Diabetes test</b>	Eligible screenings include but may not be limited to: blood test for triglycerides, fasting plasma glucose (FPG), fasting blood glucose test, hemoglobin A1C (HbA1c), Serum cholesterol test to determine total, HDL and LDL cholesterol levels, two hour post-load plasma glucose.
<b>Cancer</b>	Eligible screenings include, but may not be limited to: colonoscopy, virtual colonoscopy, CEA (blood test for colon cancer), low-dose computerized tomography (CT) (imaging study for lung cancer), double-contrast barium enema, fecal immunochemical testing, fecal DNA testing, PSA (blood test for prostate cancer), bone marrow testing, serum protein electrophoresis (blood test for myeloma), dermatological screenings for skin cancer, flexible sigmoidoscopy, hemoccult stool analysis, pap smear, thin prep pap test, cytology (PAP) smear, CA 15-3 (blood test for breast cancer), CA-125 (blood test for ovarian cancer), BRCA1 or BRCA2 testing, any other generally medically accepted cancer screening test.
<b>Cardiovascular function</b>	Eligible screenings include, but may not be limited to: echocardiogram, electrocardiogram, stress test on a bicycle or treadmill, myocardial perfusion imaging.
<b>Imaging Studies</b>	Eligible screenings include, but may not be limited to: chest x-ray, carotid ultrasound (Doppler), mammography, breast ultrasound, breast MRI, breast thermography, transvaginal ultrasound, bone density scans, aortic ultrasound
<b>Annual examinations by a physician</b>	Eligible examinations include sports physicals, annual exams for adults, and well-child visits
<b>Immunizations</b>	Eligible immunizations include, but may not be limited to: HPV, Hepatitis B, chicken pox, MMR, meningitis, tetanus, pneumonia, influenza.

## How do I file a claim for my supplemental benefit and Be Well?

- Register for an account at [unum.com/access](http://unum.com/access)
- Get the MyUnum for members mobile app by downloading from the applicable app store
- Call 1-800-635-5597
  - Representatives available 5am – 5pm PST
  - For Be Well claim filing you will need to provide
    - First and last name of the employee and claimant
    - Employee's Social Security number
    - The name and date of your test
    - Name of physician and facility where test was performed.