



The Benefits of ONE



One great relationship and one complete benefits package. That's what you get when you offer integrated benefits from Unum.

Your employees count on you for the benefits they need — basic financial protection that you pay for, and employee-paid coverage for extra security. Unum offers a comprehensive package of benefits that protects employees on all fronts.

Plus, when you choose integrated benefits from Unum, you work with a single, trusted benefits partner. From start to finish, your Unum team provides the benefits, education and support that make your employees' lives better — and your life easier.

Many people, one company, devoted to your success: That's the Benefits of One.



One great reputation

- 93% or more of customers are likely to renew or continue offering their benefits from Unum.¹

One industry leader

- #1 in group disability²
- #3 in voluntary benefits³ and group life⁴ benefits
- \$5.8 billion in benefits paid in 2016⁵
- Serving 53% of Fortune 100 companies or their subsidiaries and affiliates⁶

MORE VALUE, LESS COMPLEXITY

- An integrated approach — employer- and employee-paid benefits from a single trusted carrier
- Simplicity for you, comprehensive coverage for your workforce
- Relationships that keep clients coming back year after year
- The ability to educate all your employees on all your benefits — including medical

The Benefits of **ONE**: Offering integrated benefits from Unum

<p>ONE partner you can trust</p>	<p>SUPERIOR CLIENT RELATIONSHIPS</p> <ul style="list-style-type: none"> • A company culture built on exceptional service, committed to making your job easier • National Client Managers with unrivaled expertise: average 24 years industry experience, 10 years with Unum • Local teams who know your company and your workforce 	<p>ONGOING SUPPORT</p> <ul style="list-style-type: none"> • One go-to resource: Your Client Manager • Trusted, long-term relationships that keep clients coming back year after year • Expert ADA, FMLA, return-to-work and other services to support your workforce and HR department*
<p>ONE complete package of benefits</p>	<p>EMPLOYER-PAID</p> <ul style="list-style-type: none"> • Benefits designed to protect workers and their families from misfortunes that can damage their finances: <ul style="list-style-type: none"> - Disability - Dental - Vision - Life 	<p>EMPLOYEE-PAID</p> <ul style="list-style-type: none"> • Coverage that easily coordinates with employer-paid benefits and helps fill gaps in medical coverage: <ul style="list-style-type: none"> - Accident - Critical Illness - Life - Vision - Hospital Indemnity - Disability - Dental • Value-added services that help employees with challenges of everyday life • Easy way to facilitate employee education for ALL benefits: including medical
<p>ONE implementation and administration approach</p>	<p>COORDINATED IMPLEMENTATION</p> <ul style="list-style-type: none"> • Implementation lead designated as primary point of contact for entire process • Integrated team of experts including an Operations Consultant and designated billing experts 	<p>STREAMLINED ADMINISTRATION</p> <ul style="list-style-type: none"> • Collaborative partnership approach from start-up through ongoing support • Customizable billing date and payment options • Single website and log-in for all Unum benefits
<p>ONE education and enrollment plan</p>	<p>CLEAR, CONSISTENT EDUCATION</p> <ul style="list-style-type: none"> • Comprehensive employee education from a partner who knows your workforce • Communications based on deep consumer insights — with information that’s relevant, understandable and unified in message and design • Expert advice and decision-support tools to help employees make informed choices 	<p>EASY ENROLLMENT</p> <ul style="list-style-type: none"> • Flexible enrollment options to maximize the efficiency and effectiveness of your benefits plan • 50+ benefits administration and technology partners • Continually evolving technology solutions, including paperless Evidence of Insurability and convenient enrollment application
<p>ONE seamless claims experience</p>	<p>COORDINATED CLAIMS ADMINISTRATION</p> <ul style="list-style-type: none"> • Easy claim submission process — when an employee files a claim, we look for all the benefits that may apply • More than 700 specialists focused on people, not paperwork 	<p>QUICK AND RESPONSIVE CLAIMS PROCESSING</p> <ul style="list-style-type: none"> • Complete employee-paid benefit claims are paid within 24 hours⁷ • Simple, online claim submissions — status tracking through mobile app • Thorough, holistic claim review, for accurate and appropriate decisions
<p>To learn more about The Benefits of ONE, contact your Unum representative.</p>		

* ADA and FMLA stand for the Americans with Disabilities Act and the Family and Medical Leave Act.

1 Nielsen, “2016 Employer Loyalty Study” (2017). Includes Classic Group and Classic Voluntary customers.

2 LIMRA, “U.S. Group Disability Insurance 2016 Annual Sales and In Force” (2017), based on inforce premium.

3 Eastbridge, “U.S. Worksite/Voluntary Sales Report: Carrier Results for 2016” (2017), based on inforce premium.

4 Gen Re, “2016 U.S. Total Group Term Life Sales and Inforce Results” (2017), based on inforce cases.

5 Unum internal claims data, 2016.

6 Fortune, “Fortune 500 2016,” (2016); Unum customer database, 2016.

7 Based on 2015 internal Unum data, includes processing and issuing payment for all approved accident, critical illness, hospital indemnity and whole life claims.

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