DREW UNIVERSITY
SUPPLEMENTAL HEALTH OPEN ENROLLMENT
APRIL 21st – APRIL 29th

Supplemental Health (Accident, Critical Illness, Hospital):

✓ Benefit payments made directly to YOU, the employee!
✓ Premium conveniently payroll-deducted on a post-tax basis for a tax-free benefit
✓ All plans are portable - if you leave the employer, you can keep these benefits!
✓ Helps with out-of-pocket medical expenses that medical insurance does not cover
Protection for employees and their families

Helps lessen the financial impact of out-of-pocket medical costs related to a covered accident that occurs off the job!

- Pays a lump-sum benefit based on type of injury sustained and treatment needed
- Covered injuries include broken bones, cuts, burns, eye injuries, ruptured discs, coma, etc.
- Benefit can be used however employees choose
- Portability included
- All guaranteed issue
- $75 Be Well benefit per insured

Example: John falls down the stairs, breaks his tibia and spends 3 days in hospital

<table>
<thead>
<tr>
<th>SERVICE</th>
<th>PAYOUT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ambulance</td>
<td>$300</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>$150</td>
</tr>
<tr>
<td>X-Ray</td>
<td>$50</td>
</tr>
<tr>
<td>MRI/CT Scan</td>
<td>$200</td>
</tr>
<tr>
<td>Admission (non ICU)</td>
<td>$1,000</td>
</tr>
<tr>
<td>Confinement (3 days)</td>
<td>$900</td>
</tr>
<tr>
<td>Fractured Leg</td>
<td>$1,350</td>
</tr>
<tr>
<td>Leg Surgery</td>
<td>$1,350</td>
</tr>
<tr>
<td>Anesthesia</td>
<td>$250</td>
</tr>
<tr>
<td>Outpatient Facility</td>
<td>$300</td>
</tr>
<tr>
<td>Follow Up Visits (2)</td>
<td>$150</td>
</tr>
<tr>
<td>Physical Therapy (10)</td>
<td>$200</td>
</tr>
<tr>
<td>Crutches</td>
<td>$100</td>
</tr>
<tr>
<td>Cane</td>
<td>$50</td>
</tr>
<tr>
<td>Prescription Medicine</td>
<td>$25</td>
</tr>
<tr>
<td>TOTAL</td>
<td>$6,375</td>
</tr>
</tbody>
</table>
Critical Illness Insurance:

A lifeline when you’re seriously ill

Benefit Highlights:
• Money is payable directly to employees to use however they choose
• Child coverage included with employee coverage at no extra cost, spouse coverage available
• Benefit payable for each condition. Unum pays a benefit for a different condition if medically unrelated to first condition or date of diagnosis is separated by more than 180 days.
• The Reoccurring benefit pays the same covered condition if date of diagnosis is more than 180 days after prior date of diagnosis.

Coverage Options:
• Employee Coverage $20,000 of coverage (Guaranteed issue - $20,000)
• Spouse Coverage 50% of employee amount
• Child Coverage Child(ren) automatically covered at 50% of employee coverage amount at no additional cost

Plan Features:
• Portability
• 100% Reocurrence benefit
• 6/6 pre-ex waiver for open enrollment/new hires. Pre-ex for late entrant/increase only.

Covered Conditions:
• Coronary Artery Disease Major (50%); Minor (25%)
• End Stage Renal Failure
• Heart Attack
• Major Organ Failure Requiring Transplant
• Stroke
• Invasive Cancer (including Breast Cancer)
• Non-Invasive Cancer (25%)
• Benign Brain Tumor
• Coma
• Loss of Hearing, Sight or Speech
• Infectious Disease (25%)
• Permanent Paralysis
• Amyotrophic Lateral Sclerosis (ALS)
• Dementia (including Alzheimer’s)
• Multiple Sclerosis
• Parkinson’s Disease

Children Covered Condition:
• Cerebral palsy
• Cleft lip or palate
• Cystic fibrosis
• Down syndrome
• Spina bifida


Please refer to the certificate for complete definitions of covered conditions.
Sample Annual Costs for $20,000 employee Critical Illness benefit after Be Well Benefit Reimbursement(s)

Children are covered at 100% of employee benefit amount at no additional cost when employee elects coverage.

<table>
<thead>
<tr>
<th>Sample Age</th>
<th>Employee Only (Annual cost after $50 Be Well Benefit Reimbursement)</th>
<th>Employee + 1 Child (Annual cost after $100 Be Well Benefit Reimbursement)</th>
<th>Employee + 2 Children (Annual cost after $150 Be Well Benefit Reimbursement)</th>
</tr>
</thead>
<tbody>
<tr>
<td>25</td>
<td>$18.28</td>
<td>You get back $31.72</td>
<td>You get back $81.72</td>
</tr>
<tr>
<td>35</td>
<td>$61.48</td>
<td>$11.48</td>
<td>You get back $38.52</td>
</tr>
<tr>
<td>45</td>
<td>$145.48</td>
<td>$95.48</td>
<td>$45.48</td>
</tr>
<tr>
<td>55</td>
<td>$306.28</td>
<td>$256.28</td>
<td>$206.28</td>
</tr>
</tbody>
</table>

This is for illustrative purposes only. See your enrollment material for details.
Learn more about your annual Be Well Benefit

Your Accident Be Well benefit is $75
Your Critical Illness Be Well benefit is $50

What it does

With Unum’s Be Well Benefit, you and other covered family members can receive a valuable incentive for important tests and screenings. Many of these tests are routinely performed, so it’s easy to take advantage of this benefit.

Be Well Screenings

- Annual exams by a physician including sports physicals and well-child visits, dental and vision exams
- Cancer screenings including pap smear, colonoscopy
- Cardiovascular function screenings
- Cholesterol and diabetes screenings
- Imaging studies, including chest X-ray, mammography
- Immunizations including HPV, MMR, tetanus, influenza

IT’S EASY TO FILE A CLAIM

You can receive a benefit for tests that are performed after your initial coverage date.

Follow these simple steps:
File your claim online with a one-time registration on unum.com, by mail or over the phone. Simply call 1-800-635-5597 to learn more.

You will need to provide the following:
- First and last names of the employee and claimant (the employee might not be the claimant)
- Employee’s Social Security number or policy number
- Name and date of the test
- Name of physician and the facility where the test was performed.
Hospital Insurance:
Pays a set amount when you’re admitted to the hospital. The money is paid directly to you to use however you wish.

WHAT IT COVERS

<table>
<thead>
<tr>
<th>Hospital Admission</th>
<th>Payable for a maximum of 1 day per year</th>
<th>$1,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hospital Daily Stay</td>
<td>Payable per day up to 365 days</td>
<td>$45</td>
</tr>
</tbody>
</table>

Plan Features:
- Family coverage options available, your employer is paying for your coverage.
- Guaranteed issue coverage – no medical questions!
- Pre-existing condition limitation is waived for initial enrollment and new hires!
- Portable
Simple claims process

Unum understands the importance of employees getting the service they need, when they need it.

Claims can be submitted*:

- Via the mobile app
- Online at unum.com/claims
- Critical Illness/Accident/Hospital only: Over the phone by calling 1-800-635-5597

Managing or filing your claim is just a touch away. Go mobile with the Unum Customer App.

*Initial claim filing must include complete information.
Save the Date!
Thursday April 21 – Friday April 29

Log into ADP to review your coverage options and enroll in the benefit(s) best fit for you.
Disclosures

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

Vision plans are marketed by Unum, administered and underwritten by Starmount Life Insurance Company, Baton Rouge, LA.

Critical Illness Insurance, Accident Insurance and Hospital Insurance are underwritten by Unum Insurance Company, Portland, ME.

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.

Employees must be U.S. citizens, Canadian citizens working in the U.S., or have a green card to receive coverage. Spouses and dependents must live in the U.S. to receive coverage.