

A man and a woman are paddling a green canoe on a calm lake. The woman is in the front, wearing a teal hoodie and sunglasses, smiling. The man is in the back, wearing a dark long-sleeved shirt and a cap, also smiling. A light-colored dog is sitting in the canoe between them. In the background, there is a wooden cabin and a dense forest of tall evergreen trees under a clear sky.

Group & Voluntary Benefits

ABSENCE MANAGEMENT • ACCIDENT • CRITICAL ILLNESS • DENTAL
DISABILITY • HOSPITAL • LIFE • VISION



Whether it's growing a family or overcoming the unexpected, life always finds a way to test the limits. For benefits you and your employees don't have to worry about, Unum's got you covered.



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A SUPERIOR CUSTOMER EXPERIENCE

We have a bold goal

PROVIDE THE BEST

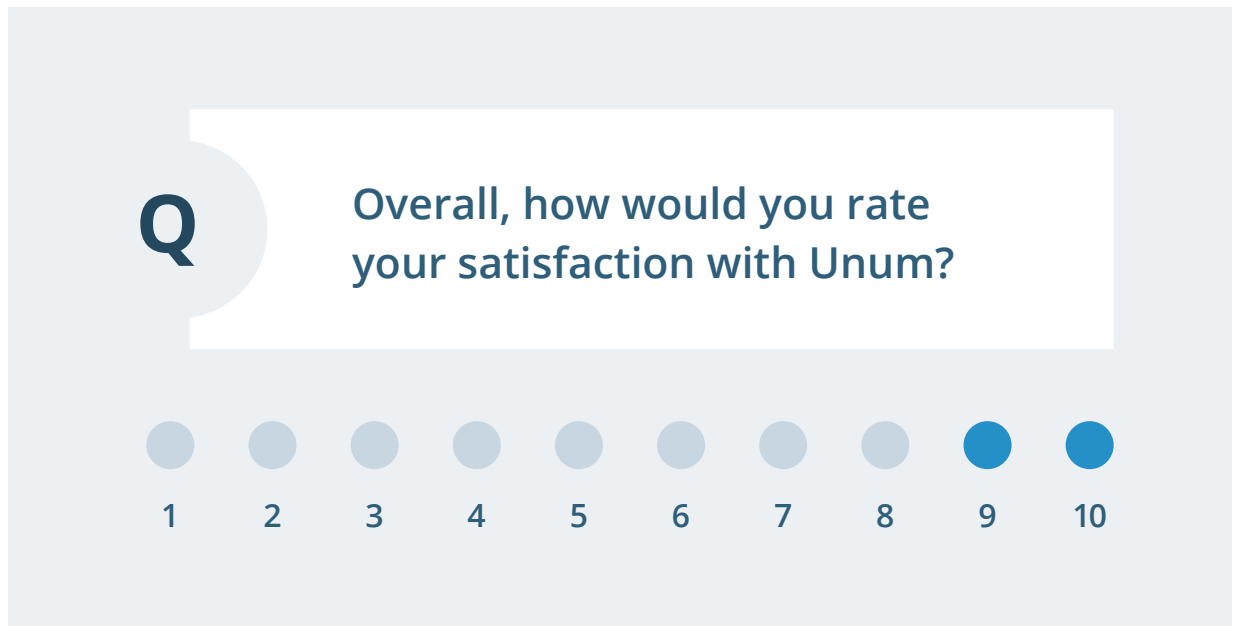
CUSTOMER EXPERIENCE

IN THE BUSINESS

- Effective, customized communication strategies
- Dedicated implementation resources
- Ability to partner with your partners
- One experience, all products
- Flexible enrollment options
- Commitment to innovation
- Experienced service teams
- Seamless tech solutions
- Mobile apps

How do we know we're getting it right?
We ask and act...

We acquire real-time feedback that informs our efforts to continuously improve the customer experience for the qualities they value most.



Q Overall, how would you rate your satisfaction with Unum?

1 2 3 4 5 6 7 8 9 10

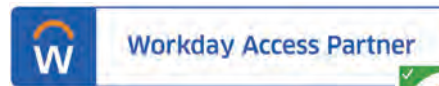
The image shows a survey question with a 10-point scale. The question is "Overall, how would you rate your satisfaction with Unum?". The scale consists of 10 circles, with the 9th and 10th circles filled with blue, indicating a rating of 9 or 10.

A faster, simpler and more accurate way to administer employee benefits

HR CONNECT



A secure connection between Unum and your HCM platform that automates some of your most time-consuming HR activities



Leading edge technology for a revolutionary benefits experience



LEAVELOGIC

A self-service tool that helps employees understand and plan their absence



CLAIM & LEAVE INSIGHT

Allows employers to track and manage claims from their desktop



MOBILE APP

Allows employees to file and manage claims



ABSENCE MANAGER APP

An app for managers that provides real-time data about absence on their team

Self service made easy from any computer, tablet or smartphone



Submit a claim or leave



Upload information



Confirm return to work



Send a message



Initiate direct deposit



View status

Group benefits



LEAVE SOLUTIONS

- FMLA
- Paid Family Leave
- ADA (Americans with Disabilities Act)
- State Mandated Leave



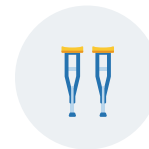
LONG TERM DISABILITY INSURANCE



ACCIDENTAL DEATH AND DISMEMBERMENT



INDIVIDUAL DISABILITY INSURANCE



SHORT TERM DISABILITY INSURANCE



LIFE INSURANCE



DENTAL INSURANCE



VISION INSURANCE



LEAVE FMLA TO US

Single source solutions for FMLA, ADA, state, corporate and paid family leave.

Total indemnification from leave related risk.

Consultative support for Paid Family Leave programs that boost employee retention and productivity.



LeaveLogic

Employee leave planning. Anywhere. Anytime.

Employees can file their Unum claim directly from the LeaveLogic platform.

WE MANAGE LEAVE FOR:

- **860** companies
- **1700** new leaves received each business day
- Protecting more than **2.8 million** working Americans
- Managing more than **200** leave laws, including FMLA and state
- Managing ADA compliance for **522,000** workers

OUR COMMITMENT TO LEAVE

Investing beyond compliance and case management to use technology and service solutions that help you do more with less.

1.0

LEAVE OFFERING



Compliance/Case Management

2.0

LEAVE OFFERING



Compliance/Case Management



HCM Coordination (HR Connect)



Employee Education/Navigation (LeaveLogic)

3.0

LEAVE OFFERING



Compliance/Case Management



HCM Coordination (HR Connect)



Employee Education/Navigation (LeaveLogic)



Workforce Planning



Statutory Filing



Reporting & Analytics



Life Event Product & Services



THE NATIONAL CLIENT EXPERIENCE MODEL

For our largest, national clients, we have a **specialized team that understands you** and your business to help you navigate the increasingly complex benefits landscape.

 Leadership	 Benefits Client Manager	 Designated Specialist Team
<p>Officer-level accountability for service, quality and results</p> <p>Experienced leader for the Benefits Client Manager and specialist teams</p> <p>Oversight for operational excellence and exceptional service</p>	<p>Benefits point person right from the start — beginning with your onboarding experience</p> <p>Single point of contact for employers for all claim/leave related questions and processes</p> <p>Expert guidance to implement processes and workflows customized to meet your needs</p>	<p>Specialists on your designated team will be the single point of contact for your employees</p> <p>Accountable for seamless management of all claims/leaves</p> <p>Resources that understand your needs and corporate culture</p>

PRODUCTS & SUPPORT

Voluntary benefits



**ACCIDENT
INSURANCE**



HOSPITAL INSURANCE



**CRITICAL ILLNESS
INSURANCE**



WHOLE LIFE INSURANCE



**INDIVIDUAL SHORT TERM
DISABILITY INSURANCE**

PRODUCTS & SUPPORT

Benefits of **ONE**

ONE Specialist is the employee's single point of contact for disability and leave

ONE Benefit Liaison is the employer's single point of contact for disability and leave

ONE intake, one seamless experience – all products (Group, VB and IDI)

ENGAGING EDUCATION & ENROLLMENT STRATEGIES

50+

enrollment firms and technology partners

Text to learn technology

Appealing, easy to understand digital and print materials

Connects employees to their benefits

Choice of proprietary, hosting, or web based solutions

PARTNERSHIPS



On-site services to maximize workplace productivity, engagement, and Stay-at-Work/Return-to-Work outcomes



The connection between medical and disability
Improving outcomes through:
Automatic referral, early intervention, employee education, and manager coaching and guidance



Global emergency travel assistance to insured employees, their spouses and dependents. Contributing to peace of mind when traveling domestically or internationally.



A work-life balance employee assistance program (EAP) for employees and their family members.





Better benefits
at work.

unum.com

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