Don't forget this travel essential!
Pack your worldwide emergency travel assistance phone number and leave travel worries at home

Download and activate the Assist America mobile app today from the Apple App Store or Google Play.
Activation code: 01-AA-UN-762490

If you need travel assistance anywhere in the world, contact us day or night:

- **Within the U.S.:** 1-800-872-1414
- **Outside the U.S.:** +1 609-986-1234
- **Email:** medservices@assistamerica.com

Reference number: 01-AA-UN-762490

Whenever you travel 100 miles or more from home — to another country or just another city — be sure to pack your travel assistance phone number! Simply tear off and carry the wallet card or enter the number into your cell phone so it's always close at hand. Day or night, you and your family* can get support for medical, legal and other important services.

Here are some of the benefits of emergency travel assistance:

- Help replacing lost prescriptions and passports
- Referrals to Western-trained, English-speaking medical providers
- Hospital admission assistance**
- Emergency medical evacuation
- Transportation for a friend or family member to join a hospitalized patient
- Care and transport of unattended minor children
- Legal and interpreter referrals

For more information, ask your HR manager for a copy of your company's service certificate.

Worldwide emergency travel assistance services, provided by Assist America, Inc., are available with select Unum insurance offerings. Terms and availability of service are subject to change and prior notification requirements. Services are not valid after coverage terminates. Please contact your Unum representative for details. All emergency travel assistance must be arranged by Assist America, which pays for all services it provides. Medical expenses such as prescriptions or physician, lab or medical facility fees are paid by the employee or the employee's health insurance.

*Legal dependents are eligible for these services to age 19, or to the age specified by your medical plan. Spouses traveling on business for their employers are not eligible for this service. For more information on eligibility, contact your plan administrator.

**May require a validation of your medical insurance or an advance of funds to the foreign medical facility. You must repay any expenses related to emergency hospital admissions to Assist America Inc. within 45 days.

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This card is not a medical insurance card.
All services must be provided through Assist America, Inc. Claims for reimbursement will not be accepted. These services are not valid after termination of policy coverage and may be withdrawn at any time.
Your Work-life Balance Employee Assistance Program — provided at no additional charge through your company's insurance benefit plan — can help you find solutions for the everyday challenges of work and home as well as for more serious issues involving emotional and physical well-being:

- Child care and/or elder care referrals
- Personal relationship information
- Health information and online tools
- Legal consultations with licensed attorneys
- Financial planning assistance
- Stress management
- Career development

Help is easy to access:

- Telephone consultations: Speak confidentially with a master's level consultant to clarify your need, evaluate options and create an action plan.
- Face-to-face meeting: Meet with a local consultant up to three times per issue for short-term problem resolution.
- Educational materials: Receive information through our online library of downloadable materials and interactive tools.

To learn more, please visit www.lifebalance.net; user ID and password: lifebalance.

The Work-life Balance Employee Assistance Program, provided by Ceridian HCM, is available with select Unum insurance offerings. Terms and availability of service are subject to change. Service provider does not provide legal advice, please consult your attorney for guidance. Services are not valid after coverage terminates. Please contact your Unum representative for details.

*In California and Nevada, you may confer with a local consultant up to three times in a six-month time period.

Insurance products underwritten by the subsidiaries of Unum Group.

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EN-1917 (11-14) FOR EMPLOYEES

This is not a medical insurance card.

Keep this card with you at all times. It gives you immediate access to a full range of confidential Work-life Balance services for you and your family. If you need additional cards, contact your workplace plan administrator.

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Important Information About Designation of Beneficiaries

Beneficiary Information

- **Primary Beneficiary(ies)** means the person(s) you choose to receive your life insurance benefits. Please specify the percentage of the benefit you want paid to each beneficiary; these percentages should total 100%. If any primary beneficiary is disqualified or dies before you, his/her percentage of the benefit will be paid to the remaining primary beneficiary(ies).

- **Contingent Beneficiary(ies)** means the person(s) you choose to receive your life insurance benefits only if all primary beneficiaries are disqualified or die before you. Please specify the percentage of the benefit you want paid to each beneficiary; these percentages should total 100%. If any contingent beneficiary is disqualified or dies before you, his/her percentage of the benefit will be paid to the remaining contingent beneficiary(ies).

- **Minor Beneficiary(ies)** – When you designate minors as beneficiaries, it is important to understand that insurance benefits may not be released to a minor child. They may, however, be paid to a court appointed guardian of the child’s estate. The regulations governing minor beneficiaries vary by state.

- **Trust** – You may designate a valid trust as a beneficiary.

Types of Coverage Information

- **Basic Life** is life insurance provided by your employer for which they pay the premiums.

- **Supplemental Life** is life insurance elected by you for which you pay the premiums.

- **AD&D** is Accidental Death & Dismemberment coverage.

- If you wish to designate different beneficiaries for any of the above coverages, please complete a separate form.

General Information

- **Updates to Your Beneficiary Designation** – You can change your beneficiary designation at any time. You may wish to review your designation periodically.

- **Consult an Attorney** – This information is not intended to be relied on as legal advice. You may wish to get the assistance of an attorney to help ensure your beneficiary designation correctly reflects your intentions.
**SECTION 1: Employee Information**

<table>
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<tr>
<th>Name (Last Name, Suffix, First Name, MI)</th>
<th>Social Security Number</th>
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<td>Policy Number(s)</td>
<td>Division Number(s)</td>
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**Employer Name**

Check the coverages listed below to which this beneficiary designation applies:

- Basic Life
- Supplemental Life
- AD&D
- All

**SECTION 2: Primary Beneficiary (ies)**

I choose the person(s) named below to be the primary beneficiary(ies) of the Life Insurance benefits that may be payable at the time of my death. If any primary beneficiary(ies) is disqualified or dies before me, his/her percentage of this benefit will be paid to the remaining primary beneficiary(ies).

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<th>Name &amp; Address</th>
<th>Relationship</th>
<th>Social Security Number</th>
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<th>Percentage</th>
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**Total Must Equal 100%**

**SECTION 3: Contingent Beneficiary (ies)**

If all primary beneficiaries are disqualified or die before me, I choose the person(s) named below to be my contingent beneficiary(ies).

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**Total Must Equal 100%**

**SECTION 4: Signature**

X

Employee Signature

Date

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