

Take a look at what your employer is offering



Dana Kepner Company, Inc.

How to enroll and learn more about these valuable benefits

Starting Tuesday, November 28 through Tuesday, December 12 enroll and/or change existing benefits

- **Accident & Critical Illness Insurance** call 1 (888) 637-9434— Between Monday, December 4 and Friday, December 8.
- **Voluntary Life and Accidental Death & Dismemberment and Long Term Disability** - if you wish to make changes to your current benefits or enroll in new benefits please do so by December 12.



Group Accident Insurance: Employee Paid

Choose the coverage that's right for you. Your accident insurance plan can provide benefits for covered accidents that occur on and off the job. Accident Insurance is offered to all eligible employees who are actively at work. You decide if it's right for you and your family.



Group Critical Illness Insurance: Employee Paid

Critical illness insurance can pay a lump sum benefit as the diagnosis of a critical illness. You can choose to purchase \$5,000 or \$10,000 of coverage. — and you can use the money any way you see fit. You can also choose to purchase \$5,000 of spouse coverage if you have elected coverage for yourself. Automatically included in the plan is a Wellness Benefit. This benefit can pay \$50 per calendar year per insured if a covered health screening test is performed like blood tests or mammograms.



Long Term Disability: Employer Paid and Employee Paid

Long term disability insurance protects a portion of your income. It can pay you a monthly benefit of 60% of your covered monthly earnings if you can't work for more than 90 days due to a covered injury or illness. This insurance can pay a benefit up to \$1,000 per month, paid for by Dana Kepner, as long as you are considered disabled according to your policy. You also have the option to purchase additional voluntary coverage up to \$5,000 per month. The amount of benefit you receive from the plan may be reduced or offset by income from other sources — such as Social Security Disability Insurance.



Voluntary Term Life and AD&D Insurance: Employer and Employee Paid

What would your loved ones do without you? Term life insurance is an affordable way to leave them money when you die. They can use it to help pay for housing and other expenses, including your final arrangements. The plan includes an Accidental Death and Dismemberment (AD&D) benefit, so the policy pays more money if you die in a covered accident.

Employer Paid:

Dana Kepner Company, Inc. is providing \$50,000 of Life and Accidental Death & Dismemberment Insurance to all eligible full-time employees at no cost to you!

Voluntary: Please see your plan administrator for your eligibility.

During your annual re-enrollment period, employees that are **currently enrolled** in the Voluntary Life plan have the opportunity to purchase additional Life insurance on yourself and dependents up to the guarantee issue level of \$50,000, \$25,000 on eligible spouse and \$10,000 for your eligible children—**no medical questions asked!** Additional coverage (up to 5x your annual earnings or \$500,000, whichever is less) above these amounts is available with medical underwriting.

You may also purchase Voluntary AD&D coverage; it is available on a guarantee issue basis (no medical questions) up to 5x your annual earnings or \$500,000.

If you or your eligible dependents are **not currently enrolled**, you can elect to participate during this re-enrollment period. You and your dependents will need to go through medical underwriting on any benefit amount.

Recently hired employees in their initial eligibility window and their spouse and dependents can enroll up to the guaranteed issue amount without answering medical questions.

**Please
note!**

Delayed Effective Date:

Employee: Insurance coverage will be delayed if you are not in active employment because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective. Regularly scheduled vacation time is considered active employment.

Dependent: Insurance coverage will be delayed if the dependent is totally disabled on the date that insurance would otherwise be effective. Exception: infants are insured from live birth. "Totally disabled" means that, as a result of an injury, a sickness or a disorder, your dependent is confined in a hospital or similar institution; confined at home under the care of a physician for a sickness or injury.

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.

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If you have an accident, will it hurt your bank account too?

Unum's accident insurance gives you something to fall back on.

Life can take a tumble.

With a full-time job and three active kids, Marsha has a lot of demands on her time — and her pocketbook. So if her kids break something other than a window, she doesn't want an injury to break her bank account as well.



Benefits that pay for covered accidents while you are on the road to recovery

Unum's coverage provides a lump sum benefit based on the type of injury (or covered incident) you sustain or the type of treatment you need.

Examples of covered injuries include:

- broken bones
- burns
- torn ligaments
- lacerations
- coma due to a covered injury
- eye injuries
- ruptured discs
- concussion

Some covered expenses include:

- emergency room treatment
- outpatient surgery facility
- doctor office visit
- hospitalization
- occupational therapy
- speech therapy
- chiropractic visit
- physical therapy

See the schedule of benefits for a full list of covered injuries and expenses.

Who's at risk?

- Every 10 minutes, over 750 Americans suffer an injury severe enough to seek medical help.¹
- Nearly three times as many injuries requiring medical attention happen off the job rather than at work.²

An illustrative example of how accident coverage can help you with your expenses

40-year-old claimant

Accident: Fall at home

Injury: Anterior Cruciate Ligament (ACL) tear (knee ligament injury)

Out-of-pocket expenses incurred:

Emergency room copay	\$100
Deductible	1,000
Coinsurance for surgery (\$3,500 x 25%)	875
Copay for six physical therapy visits	120
Total out-of-pocket expenses:	\$2,095

Benefits paid:

Emergency room visit	\$150
Appliance (knee brace)	100
Outpatient surgery facility service	300
Surgical ligament tear repair	800
Physical therapy sessions (6)	150
Total benefit paid under policy:	\$1,500

Costs of treatment and benefit amounts may vary. Example is based on the level 2 schedule of benefits.

**How to
apply**

To learn more, watch for information from your employer.

Get the coverage you need.

Choose the coverage that's right for you. Your accident insurance plan can provide benefits for covered accidents that occur on and off the job. Accident insurance is offered to all eligible employees who are actively at work.* You decide if it's right for you and your family.

Four reasons to buy this coverage at work:

1. No health questions to answer. If you apply, you automatically receive this base plan.
2. This plan is portable. You may take the coverage with you if you leave the company or retire without having to answer new health questions. Unum will bill you directly.
3. Coverage becomes effective on the first day of the month in which payroll deductions begin.
4. Premiums are conveniently deducted from your paycheck.

Available family coverage

Who can have it?	
Spouse coverage	Ages 17 to 64
Child coverage	Dependent children newborn until their 26th birthday, regardless of marital or student status.

Employees must be U.S. citizens or legally authorized to work in the U.S. to receive coverage. Spouses and dependents must reside in the U.S. to receive coverage.

My accident coverage

Coverage plan chosen: _____

Cost per pay period: \$ _____

Date deductions begin: ____/____/____

(For your records — complete during your enrollment)

THIS IS A LIMITED POLICY.

IMPORTANT NOTICE – THE BASE POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS

* Being "actively at work" means that on the day the employee applies for coverage, he/she must be working at one of his/her company's business locations, or at a location where he/she is required to represent the company. If applying for coverage on a day that is not a scheduled workday, the employee will be considered actively at work as of his/her last scheduled workday. Employees are not considered actively at work if they are on a leave of absence.

Some states may require individuals to have comprehensive medical coverage before purchasing Accident Insurance.

1,2 National Safety Council, *Injury Facts* (2015).

Underwritten by:

Unum Life Insurance Company of America, Portland, Maine

The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations that may affect any benefits payable. See the actual policy or your Unum representative for specific provisions and details of availability.

Unum complies with all state civil union and domestic partner laws when applicable.

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Be sure to review this schedule of benefits.

It shows the many ways this coverage can pay a benefit if you are injured.

Covered injuries	Benefit amount
Fractures	
Open reduction	Up to \$7,500
Closed reduction	Up to \$3,750
Chips	25% of closed amount
Dislocations	
Open reduction	Up to \$6,000
Closed reduction	Up to \$3,000
Burns	
At least 10 square inches, but less than 20 square inches	2nd degree – \$0 3rd degree – \$2,500
At least 20 square inches, but less than 35 square inches	2nd degree – \$0 3rd degree – \$5,000
35 or more square inches of the body surface	2nd degree – \$1,000 3rd degree – \$10,000
Skin grafts for 2nd and 3rd degree burns	50% of burn benefit
Skin graft for any other accidental traumatic loss of skin	
At least 10 square inches, but less than 20 square inches	\$150
At least 20 square inches, but less than 35 square inches	\$250
35 or more square inches of the body surface	\$500
Concussion	\$150
Coma	\$10,000
Ruptured disc	\$800
Knee cartilage	
Torn	\$750
Exploratory	\$150
Laceration	\$25 – \$600
Tendon/ligament and rotator cuff	
Surgical repair of one	\$800
Surgical repair of two or more	\$1,200
Exploratory surgery only	\$150
Dental work, emergency	
Extraction	\$100
Crown	\$300
Eye injury	\$300

Emergency and hospitalization benefits	Benefit amount
Ambulance (ground, once per accident) ¹	\$400
Air ambulance	\$1,500
Emergency room treatment	\$150
Emergency treatment in physician office/urgent care facility	\$75
Hospital admission (admission or intensive care admission once per covered accident)	\$1,000
Intensive care admission (same as above)	\$1,500
Hospital confinement (per day up to 365 days)	\$200
Intensive care confinement (per day up to 15 days)	\$400
Medical imaging test (once per accident)	\$200
Outpatient surgery facility service (once per accident)	\$300
Pain management (epidural, once per accident)	\$100

Check it out!
See how much this plan
pays for actual injuries
and treatment.

Treatment and other services	Benefit amount
Surgery benefit	
Open abdominal, thoracic	\$1,500
Exploratory (without repair)	\$150
Hernia repair	\$150
Physician follow-up visit (2 visits per accident)	\$75
Chiropractic visit (up to 3 visits per calendar year) ²	\$25
Therapy services (up to 10 per accident)	
Occupational therapy	\$25
Speech therapy	\$25
Physical therapy	\$25
Prosthetic device or artificial limb	
One	\$750
More than one	\$1,500
Appliance (once per accident)	\$100
Blood, plasma and platelets	\$400
Travel due to accident Transportation of more than 50+ miles from residence; 3 trips per accident; max 1,200 miles per round trip ³	\$0.40 per mile
Lodging (per night up to 30 days per accident) ⁴	\$150
Rehabilitation unit confinement (per day up to 15 days; max 30 days per calendar year)	\$100

Accidental death and other covered losses	Benefit amount
Accidental death[*]	
Employee	\$50,000
Spouse	\$20,000
Child	\$10,000
[*] The accidental death benefit triples if the insured individual is injured as a fare-paying passenger on a common carrier: Employee – \$150,000; spouse – \$60,000; child – \$30,000	
Initial accidental dismemberment — one benefit per accident, not payable with initial accidental loss	
Loss of both hands or both feet; or	\$15,000
Loss of one hand and one foot; or	\$15,000
Loss of one hand or one foot;	\$7,500
Loss of two or more fingers, toes or any combination; or	\$1,500
Loss of one finger or toe	\$750
Catastrophic accidental dismemberment[†] — once per lifetime, not payable with catastrophic loss⁵	
Loss of both hands or both feet; or loss of one hand and one foot	
Employee (prior to age 65)	\$100,000
– Spouse and child	\$50,000
Employee (ages 65–69)	\$50,000
– Spouse and child	\$25,000
Employee (70+ years old)	\$25,000
– Spouse and child	\$12,500
Accidental loss — paralysis, sight, hearing and speech⁶	
Initial accidental loss — one benefit per accident, not payable with initial dismemberment	
Permanent paralysis; or	\$15,000
Loss of sight of both eyes; or	\$15,000
Loss of sight of one eye; or	\$7,500
Loss of the hearing of one ear	\$7,500
Catastrophic accidental loss[†] — once per lifetime, not payable with catastrophic dismemberment	
Permanent paralysis; or loss of hearing in both ears; or loss of the ability to speak; or loss of sight of both eyes	
Employee (prior to age 65)	\$100,000
– Spouse and child	\$50,000
Employee (ages 65–69)	\$50,000
– Spouse and child	\$25,000
Employee (70+ years old)	\$25,000
– Spouse and child	\$12,500

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For NH, NM & NY, please refer to the state specific form.

In CT, there is a \$500 benefit payable for outpatient emergency room medical care for accidental ingestion of a controlled substance.

In TX, additional benefits are available for acquired brain injury, telehealth service and telemedicine medical service.

[†] Catastrophic accidental benefit — payable after fulfilling a 365-day elimination period.

¹ In CA and CT, no ground or air ambulance benefit is payable.

² In KS, no chiropractic benefit is payable.

³ In NJ, no transportation benefit is payable.

⁴ In NJ, no lodging benefit is payable.

⁵ In ME, catastrophic benefits amounts vary.

⁶ In PA, no catastrophic accidental dismemberment benefit is payable, no paralysis benefit is payable, no catastrophic accidental loss of sight/speech/hearing benefit is available.

However, the catastrophic accidental loss benefit also covers loss of use of both hands or feet, both arms or legs, one hand and foot, and/or one arm and leg.

Underwritten by: Unum Life Insurance Company of America, Portland, Maine

The information is not intended to be a complete description of the insurance coverage available. 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. For complete details of coverage and availability, please refer to policy form GA-1 or contact your Unum representative.

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Could your bank account survive a serious illness?

Get protected with Group Critical Illness Insurance from Unum.

Lisa's story

Lisa was planning her daughter's wedding when a stroke disrupted her plans. Thanks to her Critical Illness coverage, Lisa was able to afford the treatment her medical insurance didn't cover. So she was able to focus on her goal for recovery: to dance at her daughter's wedding.



Who's at risk?

- The odds of developing cancer during a lifetime are one in two for men and one in three for women.¹
- Every 34 seconds someone in America will have a coronary event.²

Key advantage

You can use this coverage more than once. If you receive a full benefit payout for a covered illness, your coverage can be continued for the remaining covered conditions.

How to apply

To learn more, watch for information from your employer.

Three reasons to buy this coverage at work

1. You get affordable rates when you buy this coverage through your employer, and the premiums are conveniently deducted from your paycheck.
2. Coverage is portable. You may take the coverage with you if you leave the company or retire without having to answer new health questions. Unum will bill you directly.
3. Coverage becomes effective on the first day of the month in which payroll deductions begin.

How can Critical Illness insurance help?

Critical Illness insurance can pay a lump sum benefit at the diagnosis of a critical illness. You can choose to purchase \$5,000 or \$10,000 of coverage — and you can use the money any way you see fit.

Covered conditions	
Heart attack	Blindness
Major organ failure	End-stage renal (kidney) failure
Occupational HIV	Coronary artery bypass surgery; pays 25% of lump sum benefit
Benign brain tumor	
Covered conditions with time limitations	
Stroke	Evidence of persistent neurological deficits confirmed by a neurologist at least 30 days after the event
Coma	Coma resulting from severe traumatic brain injury lasting for a period of 14 or more consecutive days
Permanent paralysis	Complete and permanent loss of the use of two or more limbs for continuous 90 days as a result of a covered accident
Cancer conditions	
Cancer	Carcinoma in situ; ³ pays 25% of lump sum benefit

Please see policy definitions for complete details about these covered conditions.

Group Critical Illness Insurance

The following benefit is automatically included in your plan:

Wellness Benefit

Based on the plan selected by your employer, this benefit can pay \$50 per calendar year per insured individual if a covered health screening test is performed, including:

- Blood tests
- Stress tests
- Colonoscopies
- Chest X-rays
- Mammograms

A full list of covered tests will be provided in your certificate.

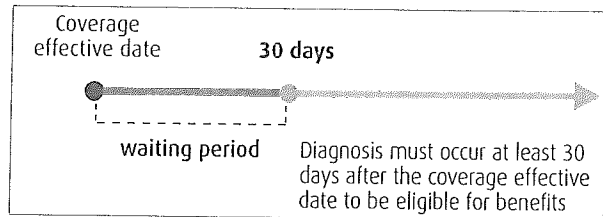
Available family coverage

Who can have it?	Benefit
Employees who are actively at work	You can choose to purchase \$5,000 or \$10,000 of coverage.
Dependent children newborn until their 26th birthday, regardless of marital or student status All eligible children are automatically covered at 25% of the employee benefit amount (no additional cost)	Eligible children are covered for the same conditions as employee and the following specific childhood conditions: cerebral palsy, cleft lip or palate, cystic fibrosis, Down syndrome and spina bifida. Diagnosis must occur after the child's coverage effective date.
Spouse ages 17 through 64 with purchase of employee coverage⁴	You can choose to purchase \$5,000 of coverage.

Employees must be a U.S. citizen or legally authorized to work in the United States and actively at work at a U.S. location to receive coverage. Spouses and dependents must reside in the United States to receive coverage.

Provisions

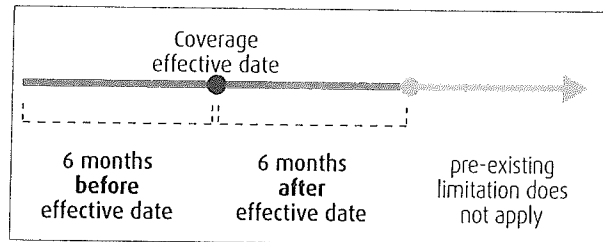
Waiting period



Does not apply to coma, , the Wellness benefit, occupational HIV and permanent paralysis or the specific childhood conditions listed in the chart to the left.

Pre-existing condition limitation

Unum will not pay benefits for a claim that is caused by, contributed to or occurs as a result of a pre-existing condition for which the date of diagnosis is in the first 6 months following the Insured's coverage effective date.



Pre-existing condition means a sickness or injury or symptoms of a sickness or injury, whether diagnosed or not, for which the insured received medical treatment, consultation, care or services, including diagnostic measures, took prescribed drugs or medicine or had been prescribed drugs or medicine to be taken during the 12 months just prior to the insured's coverage effective date or effective date of a change in coverage.

Reduction of benefits

The benefit amount for the employee and spouse reduces by 50% on the first policy anniversary date after the insured individual's 70th birthday. Premiums will not be reduced. For coverage purchased after age 70, benefit amounts will not be reduced.

My Critical Illness coverage

Amount I applied for: \$ _____

Cost per pay period: \$ _____

Date deductions begin: ____/____/____

(For your records — complete during your enrollment)

THIS INSURANCE PROVIDES LIMITED BENEFITS.

1 American Cancer Society, "Cancer Facts & Figures 2015" (2015).

2 American Heart Association, "Heart Disease and Stroke Statistics — 2013 Update: A Report from the American Heart Association," Circulation (Jan. 1/8, 2013).

3 Carcinoma in situ is defined as cancer that involves only cells in the tissue in which it began and that has not spread to nearby tissues.

4 Spouses who work for the same employer can only be covered as either an employee or spouse, but not both.

EN-1775 (4-16) FOR EMPLOYEES

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BASE PLAN WITH WELLNESS