



Voluntary Benefits Enrollment for New Team Members: August 13 - August 17

Tyson Foods is offering you the opportunity to enroll in voluntary benefits that can offer financial protection when it's needed most. These plans can provide security for your lifestyle by providing benefits directly to you or to your beneficiaries. Coverages are underwritten by Unum and become effective on Sept. 1, 2018 if you choose to enroll.

- **Accident Insurance**
- **Hospital Indemnity Insurance**
- **Critical Illness Insurance**
- **Whole Life Insurance**

You will be able to speak with an Aon Voluntary Benefits Enrollment Counselor about detailed plan information and rates. If you do not have the chance to speak with the counselor at your location, you can contact the Voluntary Benefits Enrollment Center by Aug. 17.

Voluntary Benefits Enrollment Center
1-877-561-0240
Monday - Friday, 9 a.m. - 8 p.m. ET



During this enrollment, all voluntary benefits will be offered to you with guaranteed issue amounts, which means that you qualify for insurance without the need for medical exams or intrusive health questions. Speak with an Aon Voluntary Benefits Counselor for more information.

Voluntary Accident Insurance

Unum's Group Accident Insurance can pay cash benefits based on the injury you receive and the treatment you need, including emergency-room care and related surgery. The benefit can help offset the out-of-pocket expenses that medical insurance does not pay, including deductibles and copays. Family coverage is available.

Plan Features:

- Benefits are paid for accidents that occur on or off the job, so you have 24-hour coverage.
- Coverage is guaranteed issue. There are no health questions or physical exams required.
- The plan includes a Health Screening Benefit and a Sickness Hospital Confinement Rider.

Voluntary Hospital Indemnity Insurance

The bills that result from a hospital stay can be overwhelming for anyone – even those with health insurance.

Unum's Group Hospital Indemnity Insurance can complement your health insurance to help you pay for the high costs associated with a hospital stay. This coverage provides a \$1,500 lump-sum benefit (once per year) to you when you are confined in the hospital for a minimum of 20 hours.

The funds can be used for the out-of-pocket expenses that health insurance may not cover, such as coinsurance, copays and deductibles. Coverage for your spouse and dependent children is also available.

Voluntary Critical Illness Insurance

Unum's Group Critical Illness Insurance can help protect your finances from the expense of a serious health problem, such as a stroke or heart attack.

You choose a lump-sum benefit up to \$30,000 that's paid directly to you at the first diagnosis of a covered condition. You can use the benefit any way you choose.

Each condition is payable once per lifetime, per covered individual. Benefits are payable for remaining covered conditions if the diagnoses are separated by at least 90 days and deemed medically unrelated.

Examples of Covered Illnesses Include:

- Heart Attack
- Cancer and Carcinoma in Situ*
- Stroke
- End Stage Renal (Kidney) Failure
- Major Organ Failure
- Coronary Artery Bypass Surgery*

Refer to the policy for complete definitions of covered conditions.

Plan Features:

- You do not have to be terminally ill to receive benefits.
- Coverage options are available for spouse and children.
- A Wellness Benefit is included, which can pay \$50 per calendar year per insured individual if a covered health screening test is performed, including blood tests, chest X-rays, stress tests, mammograms and colonoscopies.

*The coverage pays 25% of the face amount of the policy once per lifetime for coronary bypass surgery and carcinoma in situ.

Voluntary Whole Life Insurance

Unum's Whole Life Insurance is designed to provide a death benefit to your beneficiaries if you pass away, but it can also build cash value that you can utilize during your lifetime.

At an affordable premium, you can have the added financial protection you and your family may need during times of uncertainty.

Plan Features:

- You pay for the coverage through convenient payroll deductions.
- Because your coverage is individually owned, you can take your policy with you if you leave the company.
- There is no increase in premium and no decrease in benefits due to aging.

No evidence of good health will be required to enroll at this time. You will not need to take a physical exam or answer health questions to qualify for your own coverage.

Eligible team members must be actively at work to apply for coverage. Team members are not considered actively at work if they are on a leave of absence. For hospital indemnity, accident and critical illness, team members must be legally authorized to work in the U.S. and actively working at a U.S. location. For whole life, team members 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.

Please note that this enrollment period is for newly eligible team members only.

This enrollment is for voluntary whole life, accident, hospital indemnity, and critical illness insurance only.

Please speak with an Aon Voluntary Benefits Counselor for plan details.

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HOSPITAL INDEMNITY, ACCIDENT & CRITICAL ILLNESS ARE LIMITED POLICIES.

Policies or provisions may vary or be unavailable in some states. Policies have exclusions and limitations which may affect benefits payable.

Hospital indemnity, accident and critical illness insurance are underwritten by Unum Life Insurance Company of America, Portland, ME.

Whole Life insurance is underwritten by Provident Life and Accident Insurance Company, Chattanooga, TN.

In New York, whole life is underwritten by First Unum Life Insurance Company, New York, NY.

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