# UNITED STATES

#### SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

## FORM 8-K

#### **CURRENT REPORT**

Pursuant to Section 13 OR 15(d) of The Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): February 4, 2004

# **UNUMPROVIDENT CORPORATION**

(Exact name of registrant as specified in its charter)

Delaware (State or other jurisdiction of incorporation or organization) 1-11834 (Commission File Number) 62-1598430 (IRS Employer Identification No.)

1 Fountain Square

Chattanooga, Tennessee 37402

(Address of principal executive offices)

(423) 755-1011

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(Registrant s telephone number, including area code)

#### Not Applicable

(Former name or former address, if changed since last report)

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Item	12.	Results	of	Operations	and	Financial	Condition.

On February 4, 2004, UnumProvident Corporation issued a press release reporting financial results for the fourth quarter of 2003, a copy of which is attached hereto as Exhibit 99.1 and incorporated herein by reference.

In accordance with General Instruction B.6 of Form 8-K, the information in this report (including Exhibit 99.1) shall not be deemed filed for purposes of Section 18 of the Securities Exchange Act of 1934 (the Exchange Act ), nor shall such information be deemed incorporated by reference in any filing under the Securities Act of 1933 or the Exchange Act, except as shall be set forth by specific reference in such a filing.

#### **SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

**UnumProvident Corporation** 

(Registrant)

Date: February 4, 2004.

/s/ F. Dean Copeland

F. Dean Copeland

Senior Executive Vice President, General Counsel

and Chief Administrative Officer

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#### INDEX TO EXHIBITS

### EXHIBIT

99.1 UnumProvident Corporation press release dated February 4, 2004.