unum
Better benefits at work.

Gellert Global Group

Critical Illness Insurance

can pay money directly to you when you're diagnosed with certain serious illnesses.

How does it work?

Critical Illness Insurance can pay you a lump-sum benefit at the first diagnosis of a covered illness.* It can be used however you choose — even for expenses like co-pays, mortgage, rent or child care.

What's covered?

Illnesses covered by the base plan include:

- Heart attack
- Stroke
- Major organ transplant
- Permanent paralysis** due to a covered accident
- End-stage renal (kidney) failure
- Coronary artery bypass surgery (pays 25% of lump-sum benefit)

Illnesses covered by the Cancer Benefit include:

- Cancer
- Carcinoma in situ[1] (pays 25% of lump-sum benefit)

Please refer to the policy for complete definitions of covered conditions. Coverage may vary by state.

It's smart to get coverage now

- You get affordable rates when you buy this policy through your employer, and the premiums are conveniently deducted from your paycheck.
- You own the policy, so you can keep it even if you leave the company or retire. Unum will bill you directly.
- Coverage becomes effective on the date you sign the application.

My Critical Illness worksheet

Costs to consider (with examples)

Medical deductible *($1,500)*	$ ________
Out-of-pocket medical expenses *($4,000)* *(May include hospital stay, physician co-pays, physical therapy, medical equipment, prescription co-pays)*	$ ________
Alternative treatments *(16 sessions = $2,400)*	$ ________
Home health care *(2 weeks = $1,500)*	$ ________
Child care *(4 weeks = $800)*	$ ________
Transportation to health facilities *(as much as $700 for 2 plane tickets)*	$ ________
Lodging near health facilities *(as much as $1,000 for 5-night stay)*	$ ________
Out-of-pocket expense total *($11,900)*	$ ________

For illustrative purposes only. Approximate costs based on national averages. Costs will vary.

Who can get coverage?

Critical Illness Insurance is offered to all eligible employees ages 16 to 69 (64 in California) who are actively at work. Choose the benefit amount that's right for you — from $5,000 to $50,000 in $1,000 increments.[2]

Employer-selected benefit option

Your employer has included this option as part of your benefits, for an additional premium.

Health Screening Benefit

This benefit pays $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. Eligibility begins 30 days after the coverage effective date.*** A full list of more than 20 covered tests will be provided with your policy.

Employee-elected benefit option

Your employer may make this option available to you to purchase, for an additional premium.

Cancer and Carcinoma in Situ Rider

This rider includes cancer and/or carcinoma in situ as covered conditions — 100% of the benefit amount is payable for a cancer diagnosis and 25% for carcinoma in situ.

Policy provisions

Benefit waiting period for the Enhanced plan

No benefits will be payable for cancer or carcinoma in situ if the date of diagnosis occurs during the first 30 days from the coverage effective date.

Available family coverage

Spouse Rider Ages 16 to 64 with purchase of employee policy[3]	From $5,000 to $30,000 in $1,000 increments[4]
Child Rider Available for dependent children newborn until their 26th birthday, regardless of marital or student status, with purchase of an employee policy[5]	$2,500 or $5,000[5] — one rider covers all children

Employee must purchase coverage for themselves in order to purchase spouse or child coverage. Employees must be legally authorized to work in the United States and actively working at a U.S. location to receive coverage. Spouses and dependent children must reside in the United States to receive coverage.

THIS IS A LIMITED POLICY.

In CA, GA and MA, insured individuals must be covered by comprehensive health insurance before applying for benefits.

In MA, NJ, PA and VA, certificates of coverage will be issued.

*This material is intended to be a brief description of the policy. The policy definitions, exclusions and limitations will be used to determine actual benefit decisions. After a policy is issued, you will have a 30-day period during which the policy can be canceled at no cost to you. Product availability and provisions may vary by state. See the actual policy or your Unum representative for specific provisions and details of availability.

**Permanent paralysis is defined as complete and permanent loss of the use of two or more limbs for a continuous 180 days as a result of a covered accident.

*** WA does not have a 30 day waiting period on the Health Screening Benefit.

1 Cancer that involves only cells in the tissue in which it began and that has not spread to nearby tissues.

2 In WA, the minimum base policy is $25,000. In FL, employee coverage is available from $8,000 up to $49,600 in $1,600 increments. In NC, employee coverage is available from $7,500 up to $49,500 in $1,500 increments.

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

4 In TX, Spouse Rider maximum is $25,000. In FL, spouse coverage is available from $8,000 up to $28,800 in $1,600 increments. In NC, spouse coverage is available from $7,500 to $30,000 in $1,500 increments.

5 In KS, Child Rider minimum is $10,000.

Underwritten by: Provident Life and Accident Insurance Company, Chattanooga, Tennessee

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

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