



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 diagnosis¹ 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 paralysis² due to a covered accident
- End-stage renal (kidney) failure
- Coronary artery bypass surgery (pays 25% of lump-sum benefit)

Illnesses covered by the Enhanced plan include all of the above, plus:

- Cancer
- Carcinoma in situ³ (pays 25% of lump-sum benefit)

Please refer to the policy for complete definitions of these 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 (\$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 (\$10,900)	\$ _____

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

Critical Illness Insurance

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.⁴

Employer-selected benefit option

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

Health Screening Benefit

This benefit 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. 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.

Enhanced (two payout) plan

This plan includes all covered conditions previously listed and can provide an additional lump-sum benefit following diagnosis of cancer and/or carcinoma in situ.

Policy provisions

Reduction of benefits

The benefit amount for the employee and spouse reduces by 50% on the first policy anniversary after the insured individual's 70th birthday, or five years after the policy effective date, whichever is later. Premiums for the policy will not be reduced. If partial benefits for coronary artery bypass surgery or carcinoma in situ have been paid prior to the reduction of benefits, then the new benefit amount will be calculated by applying 50% to the benefit amount reduced by the prior payout.

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 days⁵ from the coverage effective date.

Available family coverage

Spouse Rider Ages 16 to 64 with purchase of employee policy ⁶	From \$5,000 to \$30,000 in \$1,000 increments ⁷
Child Rider Available for dependent children newborn until their 26th birthday, regardless of marital or student status, with purchase of an employee policy ⁸	\$5,000 or \$10,000 — 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

THIS IS A LIMITED POLICY.

In GA and PA, permanent paralysis is not a covered condition.

In PA, insured individuals are not eligible for coverage if supplementing a specified disease (cancer) plan.

In CA, DE, GA, ME, OR, PA, TX and VT, insured individuals must be covered by comprehensive health insurance before applying for Critical Illness Insurance.

† In CA, mammograms are covered under the Enhanced plan. See your policy for benefit details.

* This 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 Forms L-21779, L-21780 or contact your Unum representative.

1 Benefits will not be payable for a covered critical illness if you or a covered dependent were diagnosed with or sought treatment for the same critical illness within the 10-year period prior to the coverage effective date.

2 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.

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

4 In NC, employee coverage is available from \$7,500 to \$49,500 in \$1,500 increments.

5 In SD, waiting period for cancer is extended to 90 days. In IN, the waiting period does not apply.

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

7 In NC, spouse coverage is available from \$7,500 to \$30,000 in \$1,500 increments.

8 In UT, coverage for children is 14 days until their 26th birthday.

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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