

# 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 risk of developing cancer during a lifetime is about one in two for men and one in three for women.<sup>1</sup>
- 63% of American adults indicate they have received medical bills that cost more than they expected.<sup>2</sup>

## 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. The diagnosis of a new covered illness must occur at least 90 days after the most recent diagnosis and be medically unrelated. Each condition is payable once per lifetime.

**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 covered illness. You choose the level of coverage — from \$5,000 to \$50,000 — 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 a continuous 90 days as a result of a covered accident
Optional cancer conditions	
If selected by your employer, you may choose to select this benefit for an additional premium.	
Cancer	Carcinoma in situ; <sup>3</sup> 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, \$75 or \$100<sup>4</sup> per calendar year per insured individual if a covered health screening test is performed, including:

- Blood tests
- Stress tests
- Colonoscopies
- Chest X-rays
- Mammograms<sup>5</sup>

There is an additional charge for this feature. A full list of covered tests will be provided in your certificate.

## Available family coverage

Who can have it?	Benefit
<b>Employees</b> who are actively at work	\$5,000 to \$50,000
<b>Dependent children</b> 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.
<b>Spouse</b> ages 17 through 64 with purchase of employee coverage <sup>6</sup>	From \$5,000 to \$30,000

\* In NH, coronary artery bypass surgery and carcinoma in situ for children are covered at 100% of the employee's payable benefit amount.  
Note: Employees must be legally authorized to work in the U.S. and actively working at a U.S. location. Spouses and dependents must live in the U.S. to receive coverage.

### My Critical Illness coverage

Amount I applied for: \$ \_\_\_\_\_

Cost per pay period: \$ \_\_\_\_\_

Date deductions begin: \_\_\_\_/\_\_\_\_/\_\_\_\_

*(For your records — complete during your enrollment)*

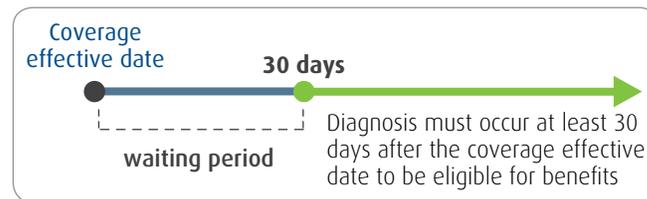
### THIS INSURANCE PROVIDES LIMITED BENEFITS.

- 1 American Cancer Society, "Cancer Facts & Figures 2015" 2015 (2015).
- 2 NerdWallet, "NerdWallet Health Study: Medical Debt Crisis Worsening Despite Health Care Policy Advances" (2014).
- 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 In WA, the Wellness Benefit is \$75.
- 5 In MT, the mammography benefit is paid under the cancer benefit.
- 6 Spouses who work for the same employer can only be covered as either an employee or spouse, but not both.

Depending on the location of your employer, certificates issued under the following state plan designs include specific restrictions (ask your benefit counselor for details):  
**CA, GA, ME and TX** — employees must have comprehensive medical coverage before purchasing group critical illness insurance.

## Provisions

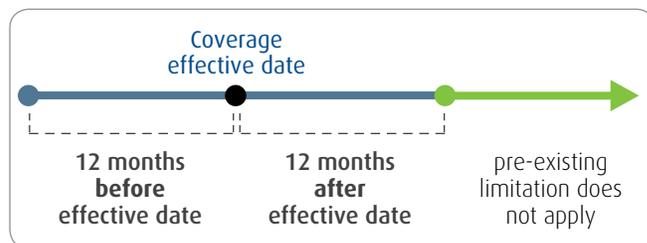
### Waiting period



Does not apply to coma, occupational HIV and permanent paralysis or the specific childhood conditions listed in the chart to the left. Also, there is no waiting period in CT, MN and MO.

### 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 — during the 12 months after the coverage effective date.



A pre-existing condition is a condition for which symptoms existed (within 12 months before your coverage effective date — may vary by state) that would cause a person to seek treatment from a physician or for which a person was treated or received medical advice from a physician, or took prescribed medicine.

### 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.

**CA and IN** — occupational HIV is not a covered condition.

**PA** — permanent paralysis is not a covered condition.

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 which 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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