



Can your wallet survive a serious illness?

The answer can be “yes” with specified critical illness insurance from Unum.

Life can change in a heartbeat.

Heart problems run in Ann’s family. But she has two active boys to keep up with. She’d rather worry about their antics making her heart skip a beat, not the high cost of a heart condition.

Use your critical illness benefit any way you choose.

Critical illness insurance pays you a lump-sum benefit at the first diagnosis¹ of a covered illness.* It can be used however you choose for the expenses health insurance doesn’t cover.

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 covered specified illnesses.



What’s the risk?

- Every 34 seconds an American will have a coronary event.⁴
- The odds of developing cancer during a lifetime are one in two for men and one in three for women.⁵



MY CRITICAL ILLNESS WORKSHEET

Costs to consider**

Medical deductible (\$500)	\$ _____
Out-of-pocket medical expenses (\$4,000) <i>(May include hospital stay, physician co-pays, physical therapy, medical equipment, prescription co-pays)</i>	\$ _____
Alternative treatments <i>(16 sessions = \$2,400)</i>	\$ _____
Home health care <i>(2 weeks = \$1,500)</i>	\$ _____
Child care <i>(4 weeks = \$800)</i>	\$ _____
Transportation to health facilities <i>(as much as \$700 for 2 plane tickets)</i>	\$ _____
Lodging near health facilities <i>(as much as \$1,000 for 5-night stay)</i>	\$ _____
Out-of-pocket expense total (\$10,900)	\$ _____

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

How to apply) To learn more, watch for information from your employer.

Get the coverage you need.

Critical illness insurance is offered to all eligible employees age 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.

Three reasons to buy this coverage at work

1. You get affordable rates when you buy this policy through your employer, and the premiums are conveniently deducted from your paycheck.
2. You own the policy so you can keep it even if you leave the company or retire. Unum will bill you directly.
3. Coverage becomes effective on the first day of the month in which payroll deductions begin.

Employer-selected benefit option

Your employer may automatically include this option as part of your benefits, for an additional premium.

Health Screening Benefit Rider

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, mammograms⁶ and colonoscopies. Eligibility begins 30 days after the coverage effective date. A full list of more than 20 covered tests will be provided at your enrollment.

My critical illness coverage

Amount I applied for: \$ _____

Cost per pay period: \$ _____

Date deductions begin: ____/____/____

(For your records — complete during your enrollment)

GetBenefitSmart.com
Finally, benefits made simple



THIS IS A LIMITED POLICY.

In GA and PA, permanent paralysis is not a covered condition. Insured individuals are not eligible for coverage if supplementing a specified disease (cancer) plan. In SD, waiting period for cancer is extended to 90 days.

In CA, DE, GA, ME, OR, PA, TX and VT insured individuals must be covered by comprehensive health insurance before applying for CIO5 insurance.

^{*} 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 Form 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 ten-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 continuous 180 days as a result of a covered accident.

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.

The additional cancer and carcinoma in situ benefit

No benefits will be paid 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

Who can have it?	What's the benefit amount?
Spouse Rider	
Age 16 to 64 with purchase of employee policy ⁷	From \$5,000 to \$30,000 in \$1,000 increments
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

Employees must be U.S. citizens or legally authorized to work in the U.S. to receive coverage. Spouses and dependents must reside in the U.S. to receive coverage.

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

⁴ American Heart Association, "Heart disease and stroke statistics — 2013 Update: A Report from the American Heart Association," *Circulation* (Jan. 1/8, 2013).

⁵ American Cancer Society, *Cancer Facts & Figures 2013* (2013).

⁶ In CA, mammograms are covered under the Enhanced plan. See your policy for benefit details.

⁷ Employees and spouses may be covered under a policy or a Spouse Rider, but not both.

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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