



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.

Ann takes care of the things that matter: Her health, her home and her two boys. If she has an unexpected medical problem, she wants to take care of her finances, too.

Use your Critical Illness benefit any way you choose.

Critical Illness Insurance pays 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 childcare.



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 enhanced plan include all of the above, plus:

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

Please refer to the policy for complete definitions of covered critical illnesses.

What's the risk?

- **Every 34 seconds an American will have a coronary event.¹**
- The odds of developing cancer during a lifetime are one in two for men and one in three for women.²



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.

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.³

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.

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 the 50% to the benefit amount reduced by the prior payout.

Benefit waiting period for the Enhanced plan

No benefits will be paid for cancer or carcinoma in situ if the date of diagnosis occurs during the first 30 days⁴ from the coverage effective date.

My Critical Illness coverage

Amount I applied for: \$ _____
Cost per pay period: \$ _____
Date deductions begin: ____/____/____

(For your records — complete during your enrollment)

Available family coverage

| Who can have it? | | What's the benefit amount? |
|------------------|---|---|
| Spouse Rider | Age 16 to 64 with purchase of employee policy ^{††} | From \$5,000 to \$30,000 in \$1,000 increments ⁵ |
| Child Rider | Available for dependent children, newborn until their 26th birthday, regardless of marital or student status, with purchase of an employee policy | \$5,000 or \$10,000 — one rider covers all children |

Employees must be U.S. or Canadian citizens, or have a green card, to receive coverage. Spouses and dependents must live in the U.S. to receive coverage.

THIS IS A LIMITED POLICY.

* 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.

** 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.

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

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

1 American Heart Association, "Heart Disease and Stroke Statistics — 2013 Update: A Report from the American Heart Association," Circulation (Jan. 1/8, 2013).

2 American Cancer Society, "Cancer Facts & Figures 2015" (2015).

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

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

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

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.

Some states require individuals to be covered by comprehensive health insurance before applying for Critical Illness Insurance.

Pre-existing condition limitation: Benefits for a specified critical illness due to a pre-existing condition will not be paid if the date of diagnosis begins within 12 months of the insured individual's coverage effective date. A pre-existing condition is defined in the policy as a condition for which symptoms existed that would cause a person to seek treatment from a physician or for which they were treated or received medical advice from a physician, or took medicine, within 12 months before the coverage effective date.

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

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.

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

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