Better benefits at work.

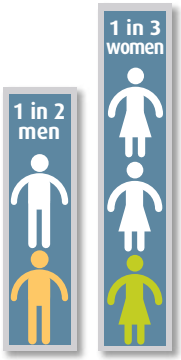
Critical illness insurance
with wellness and recurrence benefit

Could your bank account survive a serious illness?

Be prepared with critical illness insurance from Unum.

Who's at risk?

- The odds of developing cancer during a lifetime are one in two for men and one in three for women.[1]
- Every 40 seconds someone in America will have a stroke.[2]



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 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;[3] pays 25% of lump sum benefit

Please see policy definitions for complete details about these covered conditions.

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. Each condition is payable once per lifetime.

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 for the same premium amount.
3. Coverage becomes effective on the first day of the month in which payroll deductions begin.

How to apply

To learn more, watch for information from your employer.

Group critical illness insurance

The following benefits may be included in your plan. See your benefits counselor for details.

Wellness benefit

This benefit can pay $75 per calendar year per insured individual if a covered health screening test is performed, including:

- Blood tests
- Stress tests
- Colonoscopies
- Chest X-rays
- Mammograms[4]

A full list of covered tests will be provided in your certificate.

Recurrence benefit

This benefit can provide:

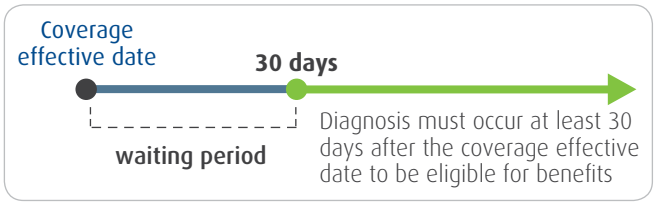
- An additional payout for a second occurrence of:
  - a benign brain tumor
  - coma
  - heart attack
  - stroke
- 12 months must elapse between occurrences of the same condition
- A benefit payout of 25%, 50%,or 100%, based on the plan selected by your employer

Available family coverage

Who can have it?	Benefit
Employees who are actively at work	$5,000 to $50,000 in $1,000 increments
Child(ren) newborn through age 24 and unmarried 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.
Spouse ages 17 through 64 with purchase of employee coverage[5]	From $5,000 to $30,000 in $1,000 increments

Provisions

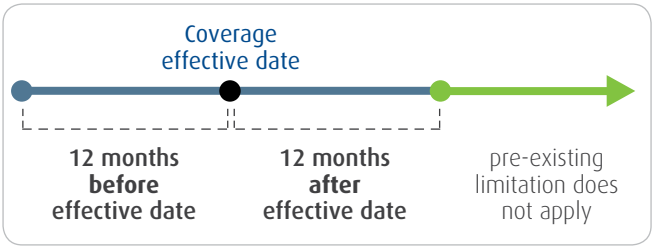
Waiting period



Does not apply to coma, occupational HIV and permanent paralysis or the specific childhood conditions listed in the chart to the left.

Please review the pre-existing condition limitation.

Unum will not pay benefits for a claim that is caused by, contributed to by or occurs as a result of a pre-existing condition. Please refer to information provided in your certificate or consult with your benefit counselor to determine what would be considered a pre-existing condition.



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.

My critical illness coverage

Amount I applied for: $ _____

Cost per pay period: $ _____

Date deductions begin: ___/___/____

(For your records — complete during your enrollment)

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, ME and TX — employees must have comprehensive medical coverage before purchasing group critical illness insurance.
CA, IN and MN — occupational HIV is not a covered condition.
PA — permanent paralysis is not a covered condition.

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.

1 American Cancer Society, "Cancer Facts and Figures," 2009, March 2010.
2 American Stroke Association, "Impact of Stroke," February 2009. Available at: http://www.strokeassociation.org/presenter.jhtml?identifier=1033 [cited Sept. 17. 2009].
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 CA, mammography benefit may be payable based on the exam schedule defined in the policy.
5 Employees and spouses may be covered under a policy or the Spouse Rider, but not both.

Underwritten by: Unum Life Insurance Company of America, Portland, ME unum.com

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Group critical illness with wellness/recurrence

EN-1186 (11-10) For employees GCI