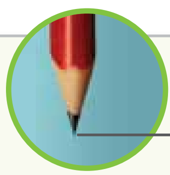
Better benefits at work.

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.



MY CRITICAL ILLNESS WORKSHEET

Costs to consider*

Medical deductible *($500)*	$ _______
Out-of-pocket medical expenses *($4,000)* *(May include hospital stay, physician copays, physical therapy, medical equipment, prescription copays)*	$ _______
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.*

What's the risk?

- Every 25 seconds someone in America will have a coronary event.[1]
- Many patients pay as much as $5,000 or more per month out of pocket for cancer-treatment drugs — even for generics.[2]

Use your critical illness benefit any way you choose.

Critical illness insurance pays you a lump sum benefit at the first diagnosis[3] 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 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[4] (pays 25% of lump sum benefit)

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

How to apply

To learn more, watch for information from your employer.

EN-1043 (12-10)

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 for the same premium amount.
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, mammograms[5] 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.

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.

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.

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[6]	From $5,000 to $30,000 in $1,000 increments
Child Rider	Available with purchase of employee policy for eligible children, stepchildren and legally adopted children, 14 days through 24 years (who are not married and are dependent on the employee for at least half of their support)[7]	$5,000 or $10,000 — one rider covers all children

*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.

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 CI05 insurance.

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

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

1 Centers for Disease Control, Division for Heart Disease and Stroke Prevention, "Heart Disease is the Number One Cause of Death," February 2009.
2 The New York Times, "Insurance Lags as Cancer Care Comes in a Pill," By Andrew Pollack, April 14, 2009.
3 Benefits will not be payable for a covered critical illness if you or a covered dependant were diagnosed with or sought treatment for the same critical illness within the 10-year period prior to the coverage effective date.
4 Cancer that involves only cells in the tissue in which it began and that has not spread to nearby tissues.
5 In CA, mammograms are covered under the Enhanced plan. See your policy for benefit details.
6 Employees and spouses may be covered under a policy or the Spouse Rider, but not both.
7 In UT, coverage for children is 14 days to 26 years.

THIS IS A LIMITED POLICY.