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 odds of developing cancer during a lifetime are one in two for men and one in three for women.¹
• Every 34 seconds someone in America will have a coronary event.²

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 critical illness. You can choose the level of coverage from $5,000 to $50,000 — and you can use the money any way you see fit.

Covered conditions

<table>
<thead>
<tr>
<th>Covered conditions with time limitations</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stroke</td>
</tr>
<tr>
<td>Coma</td>
</tr>
<tr>
<td>Permanent paralysis</td>
</tr>
</tbody>
</table>

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.

¹American Cancer Society
²American Heart Association
³Carcinoma in situ is the earliest and least advanced type of cancer. It has not spread beyond its point of origin in the organ or tissue where it first formed.
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 per calendar year per insured individual* if a covered health screening test is performed, including:
- Blood tests
- Stress tests
- Colonoscopies

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

Available family coverage

<table>
<thead>
<tr>
<th>Who can have it?</th>
<th>Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Employees</strong> who are actively at work</td>
<td>$5,000 to $50,000 in $1,000 increments</td>
</tr>
<tr>
<td><strong>Dependent children</strong> newborn until their 26th birthday, regardless of marital or student status</td>
<td>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.</td>
</tr>
<tr>
<td><strong>Spouse</strong> ages 17 through 64 with purchase of employee coverage</td>
<td>From $5,000 to $30,000 in $1,000 increments</td>
</tr>
</tbody>
</table>

Employees must be U.S. citizens or legally authorized to work in the U.S. to receive coverage. Spouses and dependents must live in the U.S. to receive coverage. Employees and spouses may be covered under a policy or the Spouse Rider, but not both.

**Provision**

**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)

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* If you have purchased both enhanced group critical illness and group accident coverage with $50 wellness benefits, Unum will pay wellness benefits for both policies (maximum benefit: $100). This does not apply to policies with $75 or $100 wellness benefit amounts.
1 American Cancer Society, Cancer Facts & Figures 2013 (2013).
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.

Underwritten by: Unum Life Insurance Company of America, Portland, Maine
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