



# 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 that may accompany a heart attack.

## 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 for the expenses health insurance doesn’t cover.

### Illnesses covered by the base plan include:

- Heart attack
- Stroke
- Major organ transplant
- Permanent paralysis
- End-stage renal (kidney) failure
- Coronary artery bypass surgery (pays 25% of lump sum benefit)



### Illnesses covered by the cancer rider include:

- Cancer
- Carcinoma in situ<sup>1</sup> (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.

## What’s the risk?

- Every 25 seconds someone in America will have a coronary event.<sup>2</sup>
- The risk of developing cancer during a lifetime is nearly 1 in 2 for men and 1 in 3 for women.<sup>3</sup>



## 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)	\$ _____
<b>Out-of-pocket expense total (\$10,900)</b>	<b>\$ _____</b>

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

# Get the coverage you need.

Critical illness insurance is offered to all eligible employees ages 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.<sup>4</sup>

### Three reasons to buy this coverage at work

- 1. You are purchasing the policy through your employer, and your 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 date you sign the application.

### Employee-elected benefit option

Your employer may make the following option available to you to purchase, for an additional premium.

### Cancer and carcinoma in situ rider

This rider includes cancer and/or carcinoma in situ as covered conditions — 100% of the benefit amount is paid for a cancer diagnosis and 25% for 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.

#### Cancer and carcinoma in situ waiting period

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	Ages 16 to 64 with purchase of employee policy <sup>5</sup>	From \$5,000 to \$30,000 <sup>6</sup> 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.	\$2,500 or \$5,000 <sup>7</sup> — one rider covers all children

#### THIS IS A LIMITED POLICY.

In CA and GA, insured individuals must be covered by comprehensive health insurance before applying for benefits.

In MA, NJ, PA and VA certificates will be issued.

\*This material is intended to be a brief description of the policy. The policy definitions, exclusions and limitations will be used to determine actual benefit decisions. After a policy is issued, you will have a 30-day period during which the policy can be cancelled at no cost to you. Product availability and provisions may vary by state. See the actual policy or your Unum representative for specific provisions and details of availability.

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

2 American Heart Association, “Heart Disease and Stroke Statistics — 2011 Update,” 2011.

3 American Cancer Society, “Cancer Facts and Figures,” 2011.

4 In FL, employee coverage is available from \$8,000 up to \$49,000 in \$1,600 increments.

5 Employees and spouses may be covered under a policy or the spouse rider, but not both.

6 TX spouse rider maximum is \$25,000. In FL, spouse coverage is available from \$8,000 up to \$28,800 in \$1,600 increments.

7 KS child rider minimum is \$10,000.

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

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

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