



Group Critical Illness Insurance

How does it work?

If you're diagnosed with an illness that is covered by this insurance, you can receive a lump sum benefit payment. You can use the money however you want.

Why should I buy coverage now?

- It's more accessible when you buy it through your employer and the premiums are conveniently deducted from your paycheck.
- Coverage is portable. You may take the coverage with you if you leave the company or retire. You'll be billed at home.

Be Well Benefit

Every year, each family member who has Critical Illness coverage can also receive \$50 for getting a covered Be Well Benefit screening test, such as:

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| • Annual exams by a physician include sports physicals, well-child visits, dental and vision exams | • Screenings for cholesterol and diabetes |
| • Screenings for cancer, including pap smear, colonoscopy | • Imaging studies, including chest X-ray, mammography |
| • Cardiovascular function screenings | • Immunizations including HPV, MMR, tetanus, influenza |

Why is this coverage so valuable?

- The money can help you pay out-of-pocket medical expenses, like deductibles.
- You can use this coverage more than once. Even after you receive a payout for one illness, you're still covered for the remaining conditions and for the reoccurrence of any critical illness with the exception of skin cancer. The reoccurrence benefit can pay 100% of your coverage amount. Diagnoses must be at least 180 days apart or the conditions can't be related to each other.

What's covered?

Critical Illnesses

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|----------------------------|---|
| • Heart attack | • Coronary artery disease Major (100%): Coronary artery bypass graft or valve replacement |
| • Stroke | • Minor (100%): Balloon angioplasty or stent placement |
| • Major organ failure | |
| • End-stage kidney failure | |
| • Sudden cardiac arrest | |

Cancer conditions

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|--|---------------------|
| • Invasive cancer — all breast cancer is considered invasive | • Skin cancer — 25% |
| • Non-invasive cancer (25%) | |

Progressive diseases

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|---|------------------------------------|
| • Amyotrophic Lateral Sclerosis (ALS) | • Loss of sight, hearing or speech |
| • Dementia, including Alzheimer's disease | • Benign brain tumor |
| • Multiple Sclerosis (MS) | • Coma |
| • Parkinson's disease | • Permanent Paralysis |
| • Functional loss | • Hepatitis B, C or D |
| • Huntington's Disease | Paid at 100%: |
| • Lupus | • Infectious Diseases |
| • Muscular Dystrophy | • Pulmonary Embolism |
| • Myasthenia Gravis | • Transient Ischemic Attack (TIA) |
| • Systemic Sclerosis (Scleroderma) | |
| • Addison's Disease | |

Supplemental conditions

Please refer to the certificate for complete definitions of these covered conditions. Coverage may vary by state. See exclusions and limitations.

Monthly costs		
Age	Employee coverage: \$10,000 Spouse coverage: \$10,000 Be Well benefit: \$50	
	Employee	Spouse
under 25	\$4.50	\$4.50
25 - 29	\$5.30	\$5.30
30 - 34	\$6.20	\$6.20
35 - 39	\$7.70	\$7.70
40 - 44	\$10.00	\$10.00
45 - 49	\$13.60	\$13.60
50 - 54	\$19.10	\$19.10
55 - 59	\$25.50	\$25.50
60 - 64	\$48.70	\$48.70
65 - 69	\$64.50	\$64.50
70 - 74	\$86.10	\$86.10
75 - 79	\$114.80	\$114.80
80 - 84	\$149.50	\$149.50
85+	\$207.80	\$207.80

Monthly costs		
Age	Employee coverage: \$30,000 Spouse coverage: \$30,000 Be Well benefit: \$50	
	Employee	Spouse
under 25	\$13.50	\$13.50
25 - 29	\$15.90	\$15.90
30 - 34	\$18.60	\$18.60
35 - 39	\$23.10	\$23.10
40 - 44	\$30.00	\$30.00
45 - 49	\$40.80	\$40.80
50 - 54	\$57.30	\$57.30
55 - 59	\$76.50	\$76.50
60 - 64	\$146.10	\$146.10
65 - 69	\$193.50	\$193.50
70 - 74	\$258.30	\$258.30
75 - 79	\$344.40	\$344.40
80 - 84	\$448.50	\$448.50
85+	\$623.40	\$623.40

Monthly costs		
Age	Employee coverage: \$20,000 Spouse coverage: \$20,000 Be Well benefit: \$50	
	Employee	Spouse
under 25	\$9.00	\$9.00
25 - 29	\$10.60	\$10.60
30 - 34	\$12.40	\$12.40
35 - 39	\$15.40	\$15.40
40 - 44	\$20.00	\$20.00
45 - 49	\$27.20	\$27.20
50 - 54	\$38.20	\$38.20
55 - 59	\$51.00	\$51.00
60 - 64	\$97.40	\$97.40
65 - 69	\$129.00	\$129.00
70 - 74	\$172.20	\$172.20
75 - 79	\$229.60	\$229.60
80 - 84	\$299.00	\$299.00
85+	\$415.60	\$415.60

Active employment: You are considered in active employment if, on the day you apply for coverage, you are being paid regularly for the required 30 hours each week and you are performing the material and substantial duties of your regular occupation. Insurance coverage will be delayed if you are not in active employment because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective. New employees may have a waiting period to be eligible for coverage. Please contact your plan administrator to confirm your eligibility date. If enrolling, and eligible for Medicare (age 65+; or disabled) the Guide to Health Insurance for People with Medicare is available at <https://www.medicare.gov/publications/02110-choosing-a-medigap-policy-a-guide-to-health-insurance-for-people-with-medicare.pdf>

Your paycheck deduction will include the cost of coverage and the Be Well Benefit. Actual billed amounts may vary.

Exclusions and limitations

We will not pay benefits for any Covered Loss that is caused by, contributed to by, or occurs as a result of any of the following:

- committing or attempting to commit a felony;
- being engaged in an illegal occupation;
- being engaged in an illegal activity;
- injuring oneself intentionally or attempting or committing suicide, whether sane or not;
- active participation in a riot, insurrection, or terrorist activity. This does not include civil commotion or disorder, Injury as an innocent bystander, or Injury for self-defense;
- war or any act of war, whether declared or undeclared;
- combat or training for combat while serving in the National Guard or the armed forces of any nation, state, authority, or organization;
- being intoxicated or under the influence of any narcotic unless administered on the advice of the Insured's Physician;

Additionally, no benefits will be paid for a Covered Loss that occurs prior to the Coverage Effective Date. Covered Loss must be after the coverage effective date.

End of employee coverage

If you choose to cancel your coverage your coverage ends on the first of the month following the date you provide notification to your employer. Otherwise, your coverage ends on the earliest of the: date this policy is canceled by Unum or your employer; date you are no longer in an eligible group; date your eligible group is no longer covered; last day of the period any required premium contributions are made; or last day you are in active employment.

However, as long as premium is paid as required, coverage will continue in accordance with the Continuation of your Coverage during Absences provision or if you elect to continue coverage for you, your Spouse, and Children under Portability of Critical Illness Insurance.

Unum will provide coverage for a payable claim that occurs while you are covered under this certificate.

Unum complies with applicable civil union and domestic partner laws.

THIS INSURANCE PROVIDES LIMITED BENEFITS

This coverage is a supplement to health insurance. It is not a substitute for essential health benefits or minimum essential coverage as defined in federal law. Insureds in some states must be covered by comprehensive health insurance before applying for this coverage.

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 Certificate Form GCIC16-2 and Policy Form GCIP16-2 or contact your Unum representative.

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

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