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.
Ann takes care of the things that matter: Her health, her home and her two boys. If she has an unexpected medical problem, she wants to take care of her finances, too.

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.1 It can be used however you choose — even for expenses like co-pays, mortgage, rent or childcare.

Illnesses covered by the base plan include:
• Heart attack
• Stroke
• Major organ transplant
• Permanent paralysis2 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 situ3 (pays 25% of lump-sum benefit)

What's the risk?
• Every 34 seconds an American will have a coronary event.4
• The odds of developing cancer during a lifetime are one in two for men and one in three for women.5

Use your Critical Illness benefit worksheet

Costs to consider (with examples)

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical deductible ($500)</td>
<td>$_______</td>
</tr>
<tr>
<td>Out-of-pocket medical expenses ($4,000)</td>
<td>$_______</td>
</tr>
<tr>
<td>(May include hospital stay, physician co-pays, physical therapy, medical equipment, prescription co-pays)</td>
<td></td>
</tr>
<tr>
<td>Alternative treatments</td>
<td>$_______</td>
</tr>
<tr>
<td>(16 sessions = $2,400)</td>
<td></td>
</tr>
<tr>
<td>Home health care (2 weeks = $1,500)</td>
<td>$_______</td>
</tr>
<tr>
<td>Child care (4 weeks = $800)</td>
<td>$_______</td>
</tr>
<tr>
<td>Transportation to health facilities</td>
<td>$_______</td>
</tr>
<tr>
<td>(as much as $700 for 2 plane tickets)</td>
<td></td>
</tr>
<tr>
<td>Lodging near health facilities</td>
<td>$_______</td>
</tr>
<tr>
<td>(as much as $1,000 for 5-night stay)</td>
<td></td>
</tr>
<tr>
<td>Out-of-pocket expense total ($10,900)</td>
<td>$_______</td>
</tr>
</tbody>
</table>

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

How to apply
To learn more, watch for information from your employer.
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.¹

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.
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
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, mammograms² and colonoscopies. Eligibility begins 30 days after the coverage effective date. A full list of more than 20 covered tests will be provided with your policy.

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 50% to the benefit amount reduced by the prior payout.

Benefit waiting period for the Enhanced plan
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.

Available family coverage

Who can have it? What’s the benefit amount?

<table>
<thead>
<tr>
<th>Rider Type</th>
<th>Coverage Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spouse Rider</td>
<td>Age 16 to 64 with purchase of employee policy⁹</td>
</tr>
<tr>
<td></td>
<td>From $5,000 to $30,000 in $1,000 increments¹⁰</td>
</tr>
<tr>
<td>Child Rider</td>
<td>Available for dependent children newborn until their 26th birthday, regardless of marital or student status, with purchase of an employee policy¹¹</td>
</tr>
<tr>
<td></td>
<td>$5,000 or $10,000 — one rider covers all children</td>
</tr>
</tbody>
</table>

Employees must be U.S. or Canadian citizens, or have a green card, to receive coverage. Spouses and dependents must live in the U.S. to receive coverage.

6 In NC, employee coverage is available from $7,500 to $49,500 in $1,500 increments.
7 In CA, mammograms are covered under the Enhanced plan. See your policy for benefit details.
8 In UT, 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 50% to the benefit amount reduced by the prior payout.
9 In IN, the waiting period does not apply.
10 In NJ, spouse coverage is available from $7,500 to $30,000 in $1,500 increments.
11 In UT, coverage for children is 14 days until their 26th birthday.

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

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GetBenefitSmart.com
Finally, benefits made simple

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