



## Critical Illness Insurance

can pay money directly to you when you're diagnosed with certain serious illnesses.

### 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 is this coverage so valuable?

- The money can help you pay out-of-pocket medical expenses, like co-pays and 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 pays 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	
<ul style="list-style-type: none"> <li>• Heart attack</li> <li>• Stroke</li> <li>• Major organ failure</li> <li>• End-stage kidney failure</li> </ul>	<ul style="list-style-type: none"> <li>• Coronary artery disease</li> </ul> <p><b>Major (50%):</b> Coronary artery bypass graft or valve replacement</p> <p><b>Minor (10%):</b> Balloon angioplasty or stent placement</p>

Cancer conditions	
<ul style="list-style-type: none"> <li>• Invasive cancer — all breast cancer is considered invasive</li> </ul>	<ul style="list-style-type: none"> <li>• Non-invasive cancer (25%)</li> <li>• Skin cancer — \$500</li> </ul>

Progressive diseases	Supplemental conditions
<ul style="list-style-type: none"> <li>• Amyotrophic Lateral Sclerosis (ALS)</li> <li>• Dementia, including Alzheimer's disease</li> <li>• Multiple Sclerosis (MS)</li> <li>• Parkinson's disease</li> </ul> <p>All conditions are paid at 25%</p>	<ul style="list-style-type: none"> <li>• Loss of sight, hearing or speech</li> <li>• Benign brain tumor</li> <li>• Coma</li> <li>• Permanent Paralysis</li> <li>• Occupational HIV, Hepatitis B, C or D</li> <li>• Infectious Diseases (25%)</li> </ul>

### Why should I buy coverage now?

- It's more affordable 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:

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

### Who can get coverage?

<b>You:</b>	Choose \$10,000 or \$20,000 of coverage with no medical questions if you apply during this enrollment.
<b>Your spouse:</b>	Spouses can only get 50% of the employee coverage amount as long as you have purchased coverage for yourself.
<b>Your children:</b>	Children from live birth to age 26 are automatically covered at no extra cost. Their coverage amount is 50% of yours. They are covered for all the same illnesses plus these specific childhood conditions: cerebral palsy, cleft lip or palate, cystic fibrosis, Down syndrome and spina bifida. The diagnosis must occur after the child's coverage effective date.

## Critical Illness Insurance benefit and cost

### Bi-weekly costs

Age	Employee coverage: \$10,000 Spouse coverage: \$5,000 Be Well benefit: \$50			
	Non-Tobacco		Tobacco	
	Employee	Spouse	Employee	Spouse
under 25	\$1.91	\$1.40	\$1.91	\$1.40
25 - 29	\$2.37	\$1.63	\$2.79	\$1.84
30 - 34	\$2.93	\$1.91	\$3.57	\$2.23
35 - 39	\$3.99	\$2.44	\$5.14	\$3.02
40 - 44	\$5.14	\$3.02	\$6.71	\$3.80
45 - 49	\$6.43	\$3.66	\$9.30	\$5.10
50 - 54	\$7.86	\$4.38	\$11.74	\$6.32
55 - 59	\$10.40	\$5.65	\$16.31	\$8.60
60 - 64	\$14.37	\$7.63	\$22.59	\$11.74
65 - 69	\$20.97	\$10.93	\$29.10	\$15.00
70 - 74	\$33.02	\$16.96	\$43.22	\$22.06
75 - 79	\$49.40	\$25.15	\$60.71	\$30.80
80 - 84	\$72.71	\$36.80	\$88.08	\$44.49
85+	\$117.76	\$59.33	\$139.31	\$70.10

Active employment: You are considered in active employment if, on the day you apply for coverage, you are being paid regularly for the required minimum 24 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 have a 30 day 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 [www.medicare.gov/media/9486](http://www.medicare.gov/media/9486).

Please refer to the certificate for complete definitions about these covered conditions.

Coverage may vary by state. See exclusions and limitations.

### Bi-weekly costs

Age	Employee coverage: \$20,000 Spouse coverage: \$10,000 Be Well benefit: \$50			
	Non-Tobacco		Tobacco	
	Employee	Spouse	Employee	Spouse
under 25	\$2.93	\$1.91	\$2.93	\$1.91
25 - 29	\$3.85	\$2.37	\$4.68	\$2.79
30 - 34	\$4.96	\$2.93	\$6.25	\$3.57
35 - 39	\$7.08	\$3.99	\$9.39	\$5.14
40 - 44	\$9.39	\$5.14	\$12.53	\$6.71
45 - 49	\$11.97	\$6.43	\$17.70	\$9.30
50 - 54	\$14.83	\$7.86	\$22.59	\$11.74
55 - 59	\$19.91	\$10.40	\$31.73	\$16.31
60 - 64	\$27.85	\$14.37	\$44.28	\$22.59
65 - 69	\$41.05	\$20.97	\$57.30	\$29.10
70 - 74	\$65.14	\$33.02	\$85.54	\$43.22
75 - 79	\$97.91	\$49.40	\$120.53	\$60.71
80 - 84	\$144.53	\$72.71	\$175.26	\$88.08
85+	\$234.62	\$117.76	\$277.73	\$139.31

## Short Term Disability Insurance

### Active employee

You are considered in active employment, if on the day you apply for coverage, you are being paid regularly by your employer for the required minimum hours each week and you are performing the material and substantial duties of your regular occupation.

### Delayed effective date of coverage

Insurance coverage will be delayed if you are not an active employee because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective.

### Definition of disability

You are considered disabled when Unum determines that, due to sickness or injury:

- You are limited from performing the material and substantial duties of your regular occupation; and
- You have a 20% or more loss in weekly earnings

You must be under the regular care of a physician in order to be considered disabled.

The loss of a professional or occupational license or certification does not, in itself, constitute disability.

‘Substantial and material acts’ means the important tasks, functions and operations generally required by employers from those engaged in your usual occupation that cannot be reasonably omitted or modified. Unless the policy specifies otherwise, as part of the disability claims evaluation process, Unum will evaluate your occupation based on how it is normally performed in the national economy, not how work is performed for a specific employer, at a specific location or in a specific region.

### Pre-existing conditions

You have a pre-existing condition if:

- You received medical treatment, consultation, care or services including diagnostic measures or took prescribed drugs or medicines in the 3 months just prior to his/her effective date of coverage; and
- The disability begins in the first 12 months after the employee’s effective date of coverage unless they have been treatment free for 12 months after his/her effective date of coverage.

### Deductible sources of income

Your disability benefit may be reduced by deductible sources of income and any earnings you have while you are disabled, including such items as group disability benefits or other amounts you receive or are entitled to receive:

- Workers’ compensation or similar occupational benefit laws
- State compulsory benefit laws
- Automobile liability insurance policy
- Motor vehicle insurance policy or plan
- No fault motor vehicle plan
- Legal judgments and settlements
- Salary continuation or sick leave plans, if applicable
- Other group or association disability programs or insurance
- Social Security or similar governmental programs

### Exclusions and limitations

Benefits will not be paid for disabilities caused by, contributed to by, or resulting from:

- War, declared or undeclared or any act of war
- Active participation in a riot
- Intentionally self-inflicted injuries;
- Loss of professional license, occupational license or certification;
- Commission of a crime for which you have been convicted;
- Any period of disability during which you are incarcerated;
- Any occupational injury or sickness (this will not apply to a partner or sole proprietor who cannot be covered by law under workers’ compensation or any similar law);
- Excluded pre-existing conditions (see definition).

The loss of a professional or occupational license does not, in itself, constitute disability.

### Termination of coverage

Your coverage under the policy ends on the earliest of the following:

- The date the policy or plan is cancelled
- The date you no longer are in an eligible group
- The date your eligible group is no longer covered
- The last day of the period for which you made any required contributions
- The last day you are in active employment except as provided under the covered layoff or leave of absence provision.

Unum will provide coverage for a payable claim that occurs while you are covered under the policy or plan.

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 C.FP-1 et al., or contact your Unum representative.

## Critical Illness

### Pre-existing conditions

We will not pay benefits for a claim when the Covered Loss occurs in the first 6 months following an Insured’s Coverage Effective Date and the Covered Loss is caused by, contributed to by or occurs as the result of any of the following:

- a Pre-existing Condition; or
- complications arising from treatment or surgery for, or medications taken for, a Pre-existing Condition.

An Insured has a Pre-existing Condition if, within the 6 months just prior to their Coverage Effective Date, they have an Injury or Sickness, whether diagnosed or not, for which:

- medical treatment, consultation, care or services, or diagnostic measures were received or recommended to be received during that period; or
- drugs or medications were taken, or prescribed to be taken during that period; or
- symptoms existed

The Pre-existing Condition provision applies to any Insured’s initial coverage and any increases in coverage. Coverage Effective Date refers to the date any initial coverage or increases in coverage become effective.

Pre-existing Condition requirements are not applicable to children who are newly acquired after your Coverage Effective Date.

Date of diagnosis must be after the coverage effective date.

### Exclusions and limitations

Unum will not pay benefits for a claim 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 or activity; injuring oneself intentionally or attempting or committing suicide, whether sane or not; active participation in a riot, or insurrection. This does not include civil commotion or disorder, injury as an innocent bystander, or injury for self-defense; participating in war or any act of war, whether declared or undeclared; combat or training for combat while serving in the armed forces of any nation or authority, including the National Guard, or similar government organizations; voluntary use of or treatment for voluntary use of any prescription or non-prescription drug, alcohol, poison, fume, or other chemical substance unless taken as prescribed or directed by the insured’s physician; being intoxicated; and a Date of Diagnosis that occurs while an insured is legally incarcerated in a penal or correctional institution.

Additionally, no benefits will be paid for a Date of Diagnosis that occurs prior to 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; date of your death; 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.

### THIS INSURANCE PROVIDES LIMITED BENEFITS

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 imitations which may affect any benefits payable. For complete details of coverage and availability, please refer to Policy Form GCIP16-1 or the Certificate Form GCIC16-1 or contact your Unum representative.

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

© 2022 Unum Group. All rights reserved. Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.

