



# Critical Illness Insurance

A serious illness often means unexpected costs that aren't covered by your health insurance. Unum Critical Illness Insurance can help protect your finances during life-changing events, so you can focus on healing.

Critical Illness Insurance can help you weather a crisis without draining your savings. If you're diagnosed with a covered illness like cancer, stroke, heart attack or other condition, your plan can pay a lump-sum benefit directly to you, to use however you choose.

## WHO CAN GET COVERAGE?

**You:** Choose \$10,000, \$20,000 or \$30,000 of coverage for yourself.

**Your Spouse:** Spouses can get 50% of the employee coverage amount as long as you have purchased coverage for yourself.

**Your Children:** Children from live birth to age 26 are automatically covered at no extra cost if you purchase coverage for yourself. Their coverage amount is 50% of the amount you elect for yourself. 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.



## BE WELL BENEFIT

Every year, each family member who is covered by the Critical Illness plan can receive \$50 for getting a covered Be Well screening test, annual exam or immunization. See your plan administrator for a full list of covered screenings.

## WHAT'S COVERED?

### Critical Illnesses

- Heart attack
- Stroke
- Major organ failure or end-stage kidney failure
- Coronary artery disease
  - Major (50% of elected benefit): Coronary artery bypass graft or valve replacement
  - Minor (10% of elected benefit): Balloon angioplasty or stent placement

### Cancer Conditions

- Invasive cancer — all breast cancer is considered invasive
- Non-invasive cancer (25% of elected benefit)
- Skin cancer — \$500 benefit

### Progressive Diseases

- Amyotrophic Lateral Sclerosis (ALS)
- Dementia, including Alzheimer's Disease
- Multiple Sclerosis (MS)
- Parkinson's disease
- Functional Loss

### Supplemental Conditions

- Loss of sight, hearing or speech
- Benign brain tumor
- Coma
- Permanent Paralysis
- Infectious Diseases (including Covid-19, payable after a 7 consecutive day hospital stay) - 25% of elected benefit

## HOW MUCH DOES COVERAGE COST?

Age	Monthly Costs					
	Employee coverage: \$10,000 Spouse coverage: \$5,000 Child coverage: \$5,000 Be Well benefit: \$50		Employee coverage: \$20,000 Spouse coverage: \$10,000 Child coverage: \$10,000 Be Well benefit: \$50		Employee coverage: \$30,000 Spouse coverage: \$15,000 Child coverage: \$15,000 Be Well benefit: \$50	
	Employee	Spouse	Employee	Spouse	Employee	Spouse
under 25	\$2.90	\$2.25	\$4.20	\$2.90	\$5.50	\$3.55
25-29	\$3.50	\$2.55	\$5.40	\$3.50	\$7.30	\$4.45
30-34	\$4.50	\$3.05	\$7.40	\$4.50	\$10.30	\$5.95
35-39	\$5.70	\$3.65	\$9.80	\$5.70	\$13.90	\$7.75
40-44	\$7.90	\$4.75	\$14.20	\$7.90	\$20.50	\$11.05
45-49	\$11.40	\$6.50	\$21.20	\$11.40	\$31.00	\$16.30
50-54	\$16.60	\$9.10	\$31.60	\$16.60	\$46.60	\$24.10
55-59	\$23.10	\$12.35	\$44.60	\$23.10	\$66.10	\$33.85
60-64	\$30.10	\$15.85	\$58.60	\$30.10	\$87.10	\$44.35
65-69	\$41.20	\$21.40	\$80.80	\$41.20	\$120.40	\$61.00
70-74	\$53.90	\$27.75	\$106.20	\$53.90	\$158.50	\$80.05
75-79	\$74.50	\$38.05	\$147.40	\$74.50	\$220.30	\$110.95
80-84	\$136.00	\$68.80	\$270.40	\$136.00	\$404.80	\$203.20
85+	\$212.90	\$107.25	\$424.20	\$212.90	\$635.50	\$318.55

### EXCLUSIONS AND LIMITATIONS

#### 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.

#### CONTINUITY OF COVERAGE

We will provide coverage for an Insured if the Insured was covered by a similar prior policy on the day before the Policy Effective Date. Coverage is subject to payment of premium and all other terms of the certificate. If an employee is on a temporary Layoff or Leave of Absence on the Policy Effective Date of this certificate, we will consider your temporary Layoff or Leave of Absence to have started on that date and coverage will continue for the period provided temporary Layoff or Leave of Absence under Continuation of your Coverage During Extended Absences in the certificate. If you have not returned to Active Employment before any Insured's Date of Diagnosis, any benefits payable will be limited to what would have been paid by the prior carrier.

#### OTHER EXCLUSIONS AND LIMITATIONS

We 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, while sane; 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; 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 limitations 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 Insurance Company, Portland, Maine

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