Group Critical Illness Insurance (GCI)
by Unum
A way to help limit your financial risk from a critical illness

Today's higher deductible health plans can help control costs, but they may leave you at increased financial risk. Unum's critical illness insurance can help you cope with the high cost of a serious health crisis, such as cancer or a heart attack.

Why buy Critical Illness Insurance?

- Pays a lump sum benefit of $10,000 for employees, $5,000 for spouse and $2,500 for children to be used to cover your out of pocket medical expenses or whatever you choose.
- Coverage for spouse is optional while coverage for children is automatic.
- Guarantee issue available with no medical exam or health questions.
- Each covered condition is payable once per lifetime. If you receive a full benefit payout for a covered illness, your coverage can be continued for the remaining covered conditions. The diagnosis of a new covered illness must occur at least 90 days after the most recent diagnosis and be medically unrelated.
- Premium is based on your attained age at time of purchase. Premiums are conveniently deducted from your paycheck and do not increase with age.
- No pre-existing condition limitation (note: diagnosis must occur on or after policy effective date).
- $50 annual wellness benefit pays once per calendar year per covered individual. 26 covered wellness tests. A covered individual may receive a multiple wellness benefit for a covered screening test if participating in both the Accident and Critical Illness plan.
- Simple phone call to 1-800-635-5597 initiates annual wellness benefit.
- A single claim can trigger the following benefits, if applicable, Critical Illness, Accident and Disability– as long as benefit is with Unum.
- Broad portability provision allows coverage continuation for life- without health questions.

Covered conditions due to illness:
- Blindness
- Benign brain tumor
- Coronary artery bypass surgery (25% benefit)
- End-stage renal (kidney) failure
- Heart attack
- Major organ failure
- Stroke
- Cancer
- Carcinoma in situ (25% benefit)

Childhood covered conditions:
- Cerebral palsy
- Cleft lip or palate
- Cystic fibrosis
- Down syndrome
- Spina bifida

Covered conditions due to injury*
- Coma
- Permanent paralysis
- Occupational HIV

* Please refer to the policy for complete definitions of covered critical illnesses.
Rates, Exclusions and Terminations

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<th>Employee - $10,000 Benefit</th>
<th>Spouse - $5,000 Benefit</th>
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<tr>
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* Actual rates may vary due to rounding.

**Exclusions**
Unum will not pay benefits for a claim that is caused by, contributed to by or occurs as a result of:
- Participating or attempting to participate in a felony or being engaged in an illegal occupation;
- Committing or trying to commit suicide or injuring oneself intentionally, whether sane or not;
- Participating in war or any act or war, whether declared or undeclared;
- Committing acts of terrorism;
- Being under the influence of or addicted to intoxicants or narcotics. This would not include physician-prescribed medication, taken in prescribed dosage;
- Having a date of diagnosis during the benefit waiting period.

**Termination provisions**
If you choose to cancel your coverage under the policy, your coverage ends on the first of the month following the date you provide notification to your employer. Otherwise, your coverage under the policy ends on the earliest of the:
- Date this policy is cancelled;
- 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 for which you made any required contributions; or
- Last day you are in active employment unless continued due to a covered layoff or leave of absence or due to an injury or sickness.

Coverage on your dependent children ends on the earliest of the date your coverage under the policy ends or the date a dependent child no longer meets the definition of dependent children.

Unum will provide coverage for a payable claim which occurs while you are covered under this policy. See your contract for more details.

1 Resulting in permanent functional loss of heart contraction detectable by a regional contraction abnormality study or imaging study.
2 Diagnosis of major organ failure of the heart, lungs, liver or pancreas resulting in the insured individual being placed on the United Network for Organ Sharing list for a transplant.
3 Evidence of persistent neurological deficits confirmed by a neurologist at least 30 days after the event.
4 Payout of the carcinoma in situ benefit does not reduce payout for the diagnosis of cancer.
5 Coma resulting from severe traumatic brain injury lasting for a period of 14 or more consecutive days.
6 Complete and permanent loss of the use of two or more limbs for continuous 90 days as a result of a covered accident.
7 Diagnosis of the human immunodeficiency virus resulting from a covered accident which exposed the insured individual to HIV-contaminated body fluids.

Employees must be a U.S. citizen or legally authorized to work in the U.S. to receive coverage. Spouses and dependents must live in the U.S. to receive coverage.

**THIS IS A LIMITED POLICY**
Underwritten by: Unum Life Insurance Company of America, Portland, Maine

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 CI-1 or contact your Unum representative.

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