



Unum Critical Illness Insurance

Building stronger safety nets with new additional benefits



Our already modern supplemental health coverage now offers two new enhancements:



Building Benefit



Additional Cancer Benefit

Both help provide extra financial security to employees and their families as they deal with unexpected costs from a serious accident or treatment for a medical diagnosis.



Learn more about offering these benefits by contacting your Unum sales representative.

Building Benefit

Coverage that grows with you

Available on Unum Critical Illness

The Building Benefit is designed to increase the value of your coverage the longer your policy is active. This can increase a payout to a maximum of 15% over time.

- **13–36 months:** benefit amount increases by 5%
- **37–60 months:** benefit amount increases by 10%
- **61+ months:** benefit amount increases by 15%

The longer an employee keeps the policy, the more their benefit is increased. Plus, it's automatically applied to an eligible claim, giving them a welcome financial boost.

Additional Cancer Benefit

Continous support through life's challenges

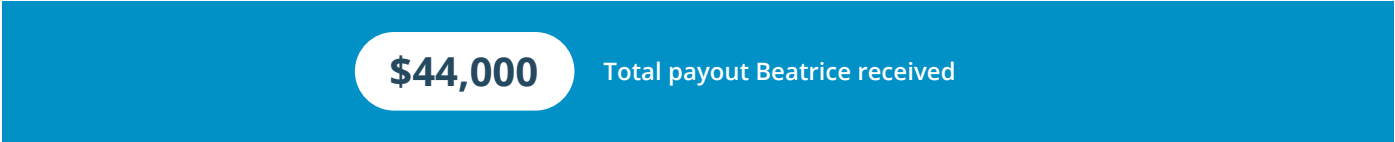
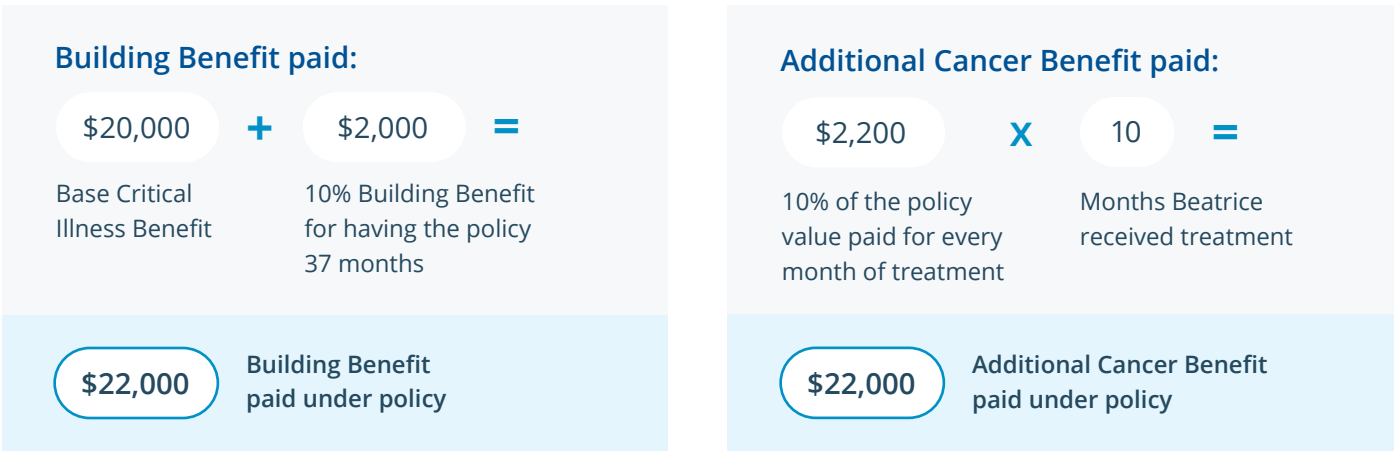
Available on Unum Critical Illness

The Additional Cancer Benefit offers an extra monthly benefit to employees while they are receiving treatment for a covered cancer diagnosis. Employees can get extra payments for up to 10 months of treatment or until they reach an additional 100% of the policy payout.

Here's how it helps

Newlywed Beatrice was planning to buy her first home when she was diagnosed with invasive skin cancer*.

How Beatrice's benefits added up:



For illustrative purposes only. Benefit amounts will vary based on employer's plan.



Better
benefits
at work.™

* An invasive skin cancer diagnosis would pay 100% of the base critical illness benefit, as shown in this example. A non-invasive skin cancer diagnosis would pay 25% of the base critical illness benefit.

ACCIDENT AND CRITICAL ILLNESS INSURANCE COVERAGE ARE LIMITED POLICIES.

Enhancements are not available in all states or for both products.

Not for use in Arizona, Colorado, Kentucky, New Mexico, New York, Oregon or Washington.

For policies issued or delivered in the Commonwealth of Virginia, THIS IS AN EXCEPTED BENEFITS POLICY. IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE POLICY.

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 accident insurance, critical illness insurance and specified disease insurance.

In North Carolina, Critical Illness is referred to as Specified Disease.

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. See the actual policy or your Unum representative for specific provisions and details of availability. Please refer to the certificate for complete definitions of covered conditions. Applicable Critical Illness policy forms GCIP16-2 and certificate form GCIC16-2. Applicable Accident policy forms GAP16-1 in all states except, GAP16-3-NH in NH and GAP16-1-NJ in NJ and certificate forms GAC16-1, GAC16-2, GAC16-2-IL, GAC16-3-NH, GAC16-1-NJ, GAC16-2-OH, and GAC16-2-UT.

Underwritten by Unum Insurance Company, Portland, ME. In NJ, underwritten by Provident Life and Casualty Insurance Company, Chattanooga, TN.