

## Group Critical Illness

*Can your wallet survive a serious illness? Critical Illness insurance pays you a lump sum benefit based on the diagnosis of a covered illness. It can be used however you choose for the expenses health insurance does not cover.*

- **What is group critical illness insurance?**

Critical illness insurance can pay a lump sum benefit at the diagnosis of a covered illness. You choose the level of coverage — either \$5,000, \$10,000, \$20,000, or \$30,000, and you can use the money any way you see fit.

- **What types of illnesses are covered under this benefit?**

Lump Sum, Tax-Free Benefits, based upon diagnosis of the following:

**Covered illnesses include:**

- Cancer\* (optional)
- Carcinoma in Situ (25%)
- Heart Attack
- Stroke
- Major organ transplant
- Permanent Paralysis
- End Stage Renal (Kidney) Failure
- Coronary Artery Bypass Surgery (25%)
- Blindness
- Benign Brain Tumor

**Covered Conditions due to Injury:**

- Coma Benefit
- Permanent Paralysis
- Occupational HIV

**Additional Covered Childhood**

**Conditions:**

- Cerebral Palsy
- Cleft Lip or Palate
- Cystic Fibrosis
- Down Syndrome
- Spina Bifida

- **Who is covered under this benefit?**

Coverage is available for Employee, Spouse, and Children.

- **How much coverage can I purchase?**

Employee coverage of either \$5,000, \$10,000, \$20,000, or \$30,000

Spouse coverage of either \$5,000, \$10,000, or \$15,000

Children are automatically covered at 25% of employee coverage amount.

- **How are the benefits paid under group critical illness insurance?**

Benefit payments may be used for anything – benefits are paid directly to the employee on an indemnity basis (not on a reimbursement basis). Benefits are paid regardless of other coverage – no offsets for other benefits

- **Is this coverage portable?**

Yes, this is an individually owned policy, and coverage is 100% portable.

- **How can critical illness insurance help me?**

**The situation**



- ▶ 51-year-old male
- ▶ Heart attack
- ▶ Standard PPO medical plan
- ▶ Expenses not covered by major medical plan:
  - \$100 emergency care co-pay
  - \$2,500 deductible
  - \$1,000 co-insurance
  - \$150 prescription drugs
  - \$1,540 lost wages

**Total out-of-pocket = \$5,290**

**The solution**



**\$10,000 critical illness policy**

- ▶ Lump sum payment provided to the employee upon diagnosis
- ▶ Benefit can be used to help cover impact of expenses that may not be covered by major medical insurance and replace lost or reduced income
- ▶ Other possible uses:
  - Mortgage or car payment
  - Monthly bills
  - Transportation
  - Dependent care
  - Household expenses

- **Why should I purchase this coverage through my employer?**

Based on the plan selected by your employer, this benefit pays \$50 per insured per calendar year per insured individual if a covered health screening test is performed, including:

- Blood tests
- Stress tests
- Colonscopies
- Chest x-rays
- Mammograms

\*\* full list of covered tests will be provided in your certificate.

- **Why should I purchase this coverage through my employer?**

1. No health questions to answer. If you apply, you automatically receive this base plan.
2. This plan is portable. You may take the coverage with you if you leave the company or retire without having to answer new health questions. Unum will bill you directly.
3. Coverage becomes effective on the first day of the month in which payroll deductions begin.
4. Premiums are conveniently deducted from your paycheck.

- **How much is Group Critical Illness Insurance?**

Monthly premiums are below, and do not increase with age.

<b>With Cancer Employee Monthly Premium with Wellness based on Benefit Amounts</b>		
<b>\$5,000 Benefit Amount</b>		
<b>Issue Ages</b>	<b>Non-Tobacco</b>	<b>Tobacco</b>
25 - 29	\$3.93	\$5.33
40 - 44	\$7.78	\$12.58
55 - 59	\$14.18	\$23.98
65 - 69	\$22.78	\$33.68
<b>\$10,000 Benefit Amount</b>		
<b>Issue Ages</b>	<b>Non-Tobacco</b>	<b>Tobacco</b>
25 - 29	\$6.38	\$9.18
40 - 44	\$14.08	\$23.68
55 - 59	\$26.88	\$46.48
65 - 69	\$44.08	\$65.88
<b>\$20,000 Benefit Amount</b>		
<b>Issue Ages</b>	<b>Non-Tobacco</b>	<b>Tobacco</b>
25 - 29	\$11.28	\$16.88
40 - 44	\$26.68	\$45.88
55 - 59	\$52.28	\$91.48
65 - 69	\$86.68	\$130.28

\*Please refer to your policy for full details