

Unum Critical Illness Plan

Group Critical Illness Insurance

Some features listed below may be applicable only to certain quotes and/or classes. Please see the "Plan Description" section of your Benefits and Cost Summary for specific plan details.

Enrollment Frequency

Scheduled

Eligible Employees may apply for coverage at a scheduled enrollment period. If the plan includes employee choices, employees may increase only during a scheduled enrollment period and within plan design limits. Employees applying for or increasing coverage may be required to submit Evidence of Insurability (EOI). Decreases can be made at anytime and do not require EOI.

Portability

Portability allows an employee who has been insured under the policy to continue Group Critical Illness coverage at group rates when employment ends or when the policy is terminated by the policyholder and is not being replaced. An employee must apply for coverage and pay the first premium within 31 days of the continuation event.

New Employee Waiting Period

This represent the period that a new employee, hired after the effective date of the plan, will have to wait to be eligible for coverage. Please see the plan description section of the Benefits and Cost Summary for the waiting period duration.

Present Employee Waiting Period

This represents the period that a current employee will have to wait to be eligible for coverage. This applies only at the initial enrollment event. Please see the plan description section of the Benefits and Cost Summary for the waiting period duration.

Credit Prior Service

Credit prior service allows Unum to apply a prior period of work with the Employer toward the eligibility waiting period.

Benefit Waiting Period

None

Evidence of Insurability

Evidence of Insurability is a statement of the employee and/or spouse medical history, which Unum will use to determine if the applicant will be approved for the Critical Illness Insurance.

Limitations and 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 of war, whether declared or undeclared;
- being under the influence of or addicted to intoxicants or narcotics. This would not include Physician prescribed medication, taken in the prescribed dosage; or
- having a Date of Diagnosis during the Benefit Waiting Period.

Termination of Employee Coverage

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. However, as long as premium is paid as required, coverage will continue if You elect to continue coverage under the Portability provision or in accordance with the Layoff and Leave of Absence provisions of this policy.

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.

Termination of Spouse Coverage

If You choose to cancel Your Spouse's coverage under the policy, coverage for Your Spouse ends on the first of the month following the date You provide notification to Your Employer.

Otherwise, Spouse 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;
- last day You are in Active Employment, as long as premium is paid as required, coverage will continue if You elect to continue coverage under the Portability provision or in accordance with the Layoff and Leave of Absence provisions of this policy;
- date Your coverage under the policy ends;
- date Your Spouse no longer meets the definition of Spouse; or
- date of divorce or annulment.

Unum will provide coverage for a Payable Claim which occurs while Your Spouse is covered under this policy.

Underwritten by the following subsidiary of Unum Group:

Unum Life Insurance Company of America
2211 Congress St, Portland ME 04122

**Rate Information for Critical Illness
Class 1**

Critical Illness with Cancer Employee Monthly Rates per \$1000		
Issue Ages	Non-Tobacco	Tobacco
<25	\$0.56	\$0.86
25-29	\$0.64	\$1.06
30-34	\$0.84	\$1.51
35-39	\$1.15	\$2.50
40-44	\$1.63	\$3.21
45-49	\$2.28	\$4.54
50-54	\$3.10	\$6.18
55-59	\$4.22	\$8.20
60-64	\$5.78	\$10.53
65-69	\$7.53	\$12.76
70+	\$9.45	\$14.45

Spouse issue ages are 17 through 64. Dependent Children issue ages are newborn up to their 26th birthday or to the maximum coverage age defined in the policy.