

# *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

## Group Critical Illness Insurance

Critical Illness insurance is designed to help employees offset the financial effects of a catastrophic illness with a lump sum benefit if an insured is diagnosed with a covered critical illness. The Critical Illness benefit is based on the amount of coverage in effect on the date of diagnosis of a critical illness or the date treatment is received according to the terms and provisions of the policy.

<b>Proposed coverage effective date:</b>	October 1, 2014
<b>Cost of coverage paid by:</b>	Employee
<b>Number of eligible employees:</b>	606
<b>Policy situs state:</b>	Virginia
<b>Eligibility class descriptions:</b>	Class 1: All Employees

<b>Plan Description</b>	<b>Class 1</b>
Type of Plan	Critical Illness with Cancer
Covered Conditions	<p>For Critical Illness with Cancer:            Cancer, Carcinoma in Situ (25%), Heart Attack, Coronary Artery Bypass Surgery (25%), Stroke, End Stage Renal (Kidney) Failure, Major Organ Failure, Permanent Paralysis as the result of a Covered Accident, Coma as the result of Severe Traumatic Brain Injury, Blindness, Benign Brain Tumor, Occupational HIV.</p> <p>Additional Covered Conditions for Dependent Children:            -Cerebral Palsy            -Cleft Lip or Palate            -Cystic Fibrosis            -Down Syndrome            -Spina Bifida</p>
Family Coverage Options	<p>Employee/Child, Spouse</p> <p>Note: Child coverage automatically included with Employee coverage</p>
Coverage Amount	<p>Employee Options - \$10,000</p> <p>Spouse Options - \$5,000</p> <p>Child - 25% of Employee Coverage Amount</p>
Rates	Issue age, unisex, tobacco distinct
Benefit Reduction	N/A
Minimum Number of Applications Required for Policy to Issue	2% of approved adult applications based on total eligible employees
Participation Basis	<p>Monitored Guaranteed Issue: At initial enrollment all applications require completion of health questions:</p> <p>If Guaranteed Issue participation is achieved, then the answers to the health questions are disregarded and coverage is issued up to the maximum Guaranteed Issue amount.</p> <p>If Guaranteed Issue participation is not achieved, then qualification for coverage is based on the responses to the health questions.</p>

<b>Plan Description</b>	<b>Class 1</b>
Evidence of Insurability (Health Questions)	<p>Employee/Spouse</p> <p>If required participation is achieved:</p> <p>Answers to health questions will be disregarded for amounts up to the guaranteed issue limit of \$10,000 for the employee and \$5,000 for the spouse.</p> <p>Qualification for amounts greater than the guaranteed issue limit will be based on answers to health questions.</p> <p>If required participation is not achieved:</p> <p>Qualification for all amounts will be based on answers to health questions.</p> <p>Dependent Children are covered for 25% of the Employee coverage amount without Evidence of Insurability.</p>
Pre-existing Condition Period	N/A
Benefit Waiting Period	N/A
Employee Elected Options	
Critical Illness Coverage Amount	Included
Spouse Coverage	Included
Minimum Hours for Eligibility	30 hours per week
New Employee Waiting Period	<p>0 days*</p> <p>*For new employees who complete their waiting period on or after the plan effective date, coverage will begin on the first of the month following the date they are approved by Unum which is the first of the month payroll deductions begin.</p>
Present Employee Waiting Period	<p>0 days*</p> <p>*This is the period of time that current employees must be actively employed before they are eligible for coverage.</p>
Credit Prior Service	Included
Portability	Included
Enrollment Frequency	All Scheduled
Pre-Tax Capability	Unum does not support the sale of its Voluntary benefits on a pre-tax basis.
Reenrollment Information	Currently enrolled employees may purchase an increase in
Increase Coverage Levels for Currently Enrolled Employees	coverage to any level subject to health questions.
Coverage Levels for Previously Eligible Employees Not Currently Enrolled	Previously eligible employees not currently enrolled may qualify for coverage at any level subject to health questions.
Increase Coverage Levels for Currently Enrolled Spouses	Currently enrolled spouses may purchase an increase in coverage to any level subject to health questions.

## Rate Information for Critical Illness

### Class 1

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