



# Could your bank account survive a serious illness?

Get protected with Group Specified Disease Insurance from Unum.

## Lisa's story

Lisa was planning her daughter's wedding when a stroke disrupted her plans. Thanks to her Specified Disease coverage, Lisa was able to afford the treatment her medical insurance didn't cover. So she was able to focus on her goal for recovery: to dance at her daughter's wedding.



## Who's at risk?

- The odds of developing cancer during a lifetime are one in two for men and one in three for women.<sup>1</sup>
- Every 34 seconds someone in America will have a coronary event.<sup>2</sup>

## Key advantage

You can use this coverage more than once. If you receive a full benefit payout for a specified disease, your coverage can be continued for the remaining covered conditions.

## How to apply

To learn more, watch for information from your employer.

## Three reasons to buy this coverage at work

1. You get affordable rates when you buy this coverage through your employer, and the premiums are conveniently deducted from your paycheck.
2. Coverage 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.

## How can Specified Disease insurance help?

Specified Disease insurance can pay a lump sum benefit at the diagnosis of a specified disease. You can choose to purchase \$5,000 to \$50,000 of coverage — and you can use the money any way you see fit.

### Base covered conditions - Category 1

Heart attack	Coronary artery bypass surgery
Stroke	

### Base covered conditions - Category 2

Benign brain tumor	End stage renal (kidney) failure
Major organ failure	Blindness

### Base covered conditions - Category 3

Coma	Permanent paralysis
Occupational HIV	

### Optional cancer conditions

If selected by your employer, you may choose to select this benefit for an additional premium.

Cancer	Carcinoma in situ <sup>3</sup>
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### Note

100% of the benefit is payable for each category.  
Coronary artery bypass surgery and carcinoma in situ are paid at 25% of the purchased benefit amount.

Please see policy definitions for complete details about these covered conditions.

# Group Specified Disease Insurance

The following benefit is automatically included in your plan:

## Wellness Benefit

Based on the plan selected by your employer, this benefit can pay \$75 per calendar year per insured individual if a covered health screening test is performed, including:

- Blood tests
- Stress tests
- Colonoscopies
- Chest X-rays
- Mammograms

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

## Available family coverage

Who can have it?	Benefit
<b>Employees</b> who are actively at work	\$5,000 to \$50,000 in \$1,000 increments
<b>Dependent children</b> newborn until their 26th birthday, regardless of marital or student status  All eligible children are automatically covered at 25% of the employee benefit amount (no additional cost)	Eligible children are covered for the same conditions as employee and the following specific childhood conditions: Category 1: Down syndrome; Category 2: cerebral palsy, cystic fibrosis, and spina bifida; Category 3: cleft lip or palate. Diagnosis must occur after the child's coverage effective date.
Spouse ages 17 through 64 with purchase of employee coverage <sup>4</sup>	From \$5,000 to \$30,000 in \$1,000 increments

Employees must be a U.S. citizen or legally authorized to work in the United States and actively at work at a U.S. location to receive coverage. Spouses and dependents must reside in the United States to receive coverage.

## Provision

### Reduction of benefits

The benefit amount for the employee and spouse reduces by 50% on the first policy anniversary date after the insured individual's 70th birthday. Premiums will not be reduced. For coverage purchased after age 70, benefit amounts will not be reduced.

### My Specified Disease coverage

Amount I applied for: \$ \_\_\_\_\_

Cost per pay period: \$ \_\_\_\_\_

Date deductions begin: \_\_\_/\_\_\_/\_\_\_

*(For your records — complete during your enrollment)*

#### THIS INSURANCE PROVIDES LIMITED BENEFITS.

1 American Cancer Society, "Cancer Facts & Figures 2015" (2015).

2 American Heart Association, "Heart Disease and Stroke Statistics — 2013 Update: A Report from the American Heart Association," *Circulation* (Jan. 1/8, 2013).

3 Carcinoma in situ is defined as cancer that involves only cells in the tissue in which it began and that has not spread to nearby tissues.

4 Spouses who work for the same employer can only be covered as either an employee or spouse, but not both.

Underwritten by: Unum Life Insurance Company of America, Portland, Maine  
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