



GROUP CRITICAL ILLNESS INSURANCE

Coverage Effective Date: January 1, 2023 Rate Guarantee: 3 Years

Full-time Employees - Monthly Critical Illness Attained Age Rates per \$1,000				
Age	Employee & Child(ren) Rate		Spouse Rate	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
<25	\$0.14	\$0.14	\$0.14	\$0.14
25 - 29	\$0.20	\$0.25	\$0.20	\$0.25
30 - 34	\$0.28	\$0.36	\$0.28	\$0.36
35 - 39	\$0.40	\$0.57	\$0.40	\$0.57
40 - 44	\$0.57	\$0.81	\$0.57	\$0.81
45 - 49	\$0.78	\$1.20	\$0.78	\$1.20
50 - 54	\$1.05	\$1.65	\$1.05	\$1.65
55 - 59	\$1.46	\$2.35	\$1.46	\$2.35
60 - 64	\$2.10	\$3.36	\$2.10	\$3.36
65 - 69	\$3.15	\$4.49	\$3.15	\$4.49
70 - 74	\$4.95	\$6.58	\$4.95	\$6.58
75 - 79	\$7.31	\$9.06	\$7.31	\$9.06
80 - 84	\$10.59	\$12.85	\$10.59	\$12.85
85+	\$17.08	\$20.17	\$17.08	\$20.17

Cost Calculation Example

Age	Benefit Amount / Rates per \$1000	=	Number of Units	x	Rate	=	Cost
Employee 30	\$10,000 / 1000	=	10	x	1.55	=	\$15.50

Note: Example calculation does not reflect actual benefits and rates available in your plan, including Be Well Benefit (if applicable)

Be Well Benefit: Additional Monthly Costs		
Be Well Benefit Amount	Employee & Child(ren) Cost	Spouse Cost
\$50	\$1.51	\$1.51
\$75	\$3.02	\$3.02
\$100	\$4.53	\$4.53

Employees Eligible for Coverage	Minimum Participation	Minimum Hours for Eligibility
7933	Waived	20 hours per week



Critical Illness Insurance		PROVISIONS QUOTED Full-time Employees	
Contributions	.....	Employee pays 100%	.....
Coverage Amount	.....	\$10,000, \$20,000 or \$30,000 as applied for by the employee and approved by Unum	.....
Spouse	.....	100% of employee coverage amount	.....
Child	.....	50% of employee coverage amount	.....
Guaranteed Issue	.....	\$30,000 (100% of employee coverage amount for spouse and 50% of employee coverage amount for child)	.....
Be well Benefit (once per covered person per calendar year)	.....	Employee coverage amount of \$10,000: \$50 Employee coverage amount of \$20,000: \$75 Employee coverage amount of \$30,000: \$100	.....
Enrollment Frequency	.....	Perpetual/scheduled	.....
Continuity of Coverage	.....	Included	.....
New Employee Waiting Period	.....	30 days	.....
Present Employee Waiting Period	.....	0 days	.....
Portability	.....	Included	.....
Pre-existing Conditions	.....	Not applicable	.....
Coverage Reduction	.....	Not applicable	.....
Reoccurrence Benefit	.....	100%	.....

THE UNUM DIFFERENCE

UNUM CRITICAL ILLNESS OFFERING: Critical Illness insurance helps offset the financial effects of a catastrophic illness by paying a lump sum benefit when employees or their family members are diagnosed with a covered illness. The Benefit is based on the amount of coverage in force, the illness diagnosed and all other terms and provisions of the policy.

BE WELL BENEFIT: To help encourage employees to stay informed about their health and to encourage preventive care, we'll provide a payment for various health screening tests. It serves as a great reminder and financial incentive.

SCHEDULE OF BENEFITS

Please refer to the certificate for complete definitions of covered conditions

Covered Conditions		Benefit Amount
Critical Illnesses	Coronary Artery Disease (Major)	50%
	Coronary Artery Disease (Minor)	10%
	End Stage Renal (Kidney) Failure	100%
	Heart Attack (Myocardial Infarction)	100%
	Major Organ Failure Requiring Transplant	100%
	Stroke	100%



SCHEDULE OF BENEFITS

Please refer to the certificate for complete definitions of covered conditions

Covered Conditions		Benefit Amount
Additional Critical Illnesses for your Children	Cerebral Palsy	100% (50% of elected coverage amount)
	Cleft Lip or Palate	100% (50% of elected coverage amount)
	Cystic Fibrosis	100% (50% of elected coverage amount)
	Down Syndrome	100% (50% of elected coverage amount)
	Spina Bifida	100% (50% of elected coverage amount)
Cancer	Invasive Cancer (including all Breast Cancer)	100%
	Non-Invasive Cancer	25%
	Skin Cancer	\$500
Supplemental Critical Illnesses	Benign Brain Tumor	100%
	Coma	100%
	Loss of Hearing	100%
	Infectious Disease	25%
	Infectious Disease Hospital Consecutive Days	14 Days
	Loss of Sight	100%
	Loss of Speech	100%
	Occupational Human Immunodeficiency Virus (HIV) or Hepatitis	100%
Permanent Paralysis	100%	
Progressive Diseases	Amyotrophic Lateral Sclerosis (ALS)	100%
	Dementia (including Alzheimer's Disease)	100%
	Functional Loss	100%
	Multiple Sclerosis	100%
	Parkinson's Disease	100%

PLAN INFORMATION

Family Coverage Options:

Employee/Child, Spouse

Note: Child coverage automatically included with Employee Coverage. The employee must be covered for Critical Illness in order to insure their spouse for Critical Illness.

Evidence of Insurability:

Health questions are not required.

Enrollment Frequency:

Perpetual/Scheduled - After the initial scheduled enrollment, new hires and newly eligible employees may enroll for coverage when they are first eligible. Late entrants may enroll, and existing insureds may increase coverage at a scheduled enrollment event.



PLAN INFORMATION

Be Well Benefit:

Be Well Screenings include but are not limited to:

- Cholesterol and Diabetes screenings
- Cancer screenings
- Cardiovascular Function screenings
- Imaging Studies
- Annual Examinations by a Physician
- Immunizations

For a full list of covered tests, see your Unum representative.

General Information Regarding Benefit Taxability:

Employees pay premiums with **post-tax** dollars. In general, the benefit payment will not be taxable.

Note: Unum does not give tax advice and the potential insured should seek the advice of a tax attorney or advisor.

Coverage Exclusions & Limitations:

We will not pay benefits for a claim that is caused by, contributed to by, or occurs as a result of any of the following:

- committing or attempting to commit a felony;
- being engaged in an illegal occupation or activity;
- injuring oneself intentionally or attempting or committing suicide, while sane;
- active participation in a riot, insurrection, or terrorist activity. This does not include civil commotion or disorder, injury as an innocent bystander, or Injury for self-defense;
- participating in war or any act of war, whether declared or undeclared;
- combat or training for combat while serving in the armed forces of any nation or authority, including the National Guard, or similar government organizations;
- voluntary use of or treatment for voluntary use of any prescription or non-prescription drug, alcohol, poison, fume, or other chemical substance unless taken as prescribed or directed by the Insured's Physician;
- being intoxicated; and
- a Covered Loss that occurs while an Insured is legally incarcerated in a penal or correctional institution;

Additionally, no benefits will be paid for a Covered Loss that occurs prior to the Coverage Effective Date.

Broker Commissions:

Base Commissions: Rates paid as follows for the appropriate period: First Year, 30%; Years 2-5, 5%; Years 6+, 2.5%.

Additional Commissions: 15% commissions paid for 1 year.

PREMIUM COST CALCULATIONS

Full-time Employees - Monthly Critical Illness Attained Age Costs
 \$10,000 Employee and \$10,000 Spouse, \$50 Be Well Benefit

Age	Employee & Child(ren) Cost		Spouse Cost	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
<25	\$2.91	\$2.91	\$2.91	\$2.91
25 - 29	\$3.51	\$4.01	\$3.51	\$4.01
30 - 34	\$4.31	\$5.11	\$4.31	\$5.11
35 - 39	\$5.51	\$7.21	\$5.51	\$7.21
40 - 44	\$7.21	\$9.61	\$7.21	\$9.61
45 - 49	\$9.31	\$13.51	\$9.31	\$13.51
50 - 54	\$12.01	\$18.01	\$12.01	\$18.01
55 - 59	\$16.11	\$25.01	\$16.11	\$25.01



PREMIUM COST CALCULATIONS

**Full-time Employees - Monthly Critical Illness Attained Age Costs
\$10,000 Employee and \$10,000 Spouse, \$50 Be Well Benefit**

Age	Employee & Child(ren) Cost		Spouse Cost	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
60 - 64	\$22.51	\$35.11	\$22.51	\$35.11
65 - 69	\$33.01	\$46.41	\$33.01	\$46.41
70 - 74	\$51.01	\$67.31	\$51.01	\$67.31
75 - 79	\$74.61	\$92.11	\$74.61	\$92.11
80 - 84	\$107.41	\$130.01	\$107.41	\$130.01
85+	\$172.31	\$203.21	\$172.31	\$203.21

**Full-time Employees - Monthly Critical Illness Attained Age Costs
\$20,000 Employee and \$20,000 Spouse, \$75 Be Well Benefit**

Age	Employee & Child(ren) Cost		Spouse Cost	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
<25	\$5.82	\$5.82	\$5.82	\$5.82
25 - 29	\$7.02	\$8.02	\$7.02	\$8.02
30 - 34	\$8.62	\$10.22	\$8.62	\$10.22
35 - 39	\$11.02	\$14.42	\$11.02	\$14.42
40 - 44	\$14.42	\$19.22	\$14.42	\$19.22
45 - 49	\$18.62	\$27.02	\$18.62	\$27.02
50 - 54	\$24.02	\$36.02	\$24.02	\$36.02
55 - 59	\$32.22	\$50.02	\$32.22	\$50.02
60 - 64	\$45.02	\$70.22	\$45.02	\$70.22
65 - 69	\$66.02	\$92.82	\$66.02	\$92.82
70 - 74	\$102.02	\$134.62	\$102.02	\$134.62
75 - 79	\$149.22	\$184.22	\$149.22	\$184.22
80 - 84	\$214.82	\$260.02	\$214.82	\$260.02
85+	\$344.62	\$406.42	\$344.62	\$406.42

**Full-time Employees - Monthly Critical Illness Attained Age Costs
\$30,000 Employee and \$30,000 Spouse, \$100 Be Well Benefit**

Age	Employee & Child(ren) Cost		Spouse Cost	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
<25	\$8.73	\$8.73	\$8.73	\$8.73
25 - 29	\$10.53	\$12.03	\$10.53	\$12.03
30 - 34	\$12.93	\$15.33	\$12.93	\$15.33
35 - 39	\$16.53	\$21.63	\$16.53	\$21.63



PREMIUM COST CALCULATIONS

Full-time Employees - Monthly Critical Illness Attained Age Costs
\$30,000 Employee and \$30,000 Spouse, \$100 Be Well Benefit

Age	Employee & Child(ren) Cost		Spouse Cost	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
40 - 44	\$21.63	\$28.83	\$21.63	\$28.83
45 - 49	\$27.93	\$40.53	\$27.93	\$40.53
50 - 54	\$36.03	\$54.03	\$36.03	\$54.03
55 - 59	\$48.33	\$75.03	\$48.33	\$75.03
60 - 64	\$67.53	\$105.33	\$67.53	\$105.33
65 - 69	\$99.03	\$139.23	\$99.03	\$139.23
70 - 74	\$153.03	\$201.93	\$153.03	\$201.93
75 - 79	\$223.83	\$276.33	\$223.83	\$276.33
80 - 84	\$322.23	\$390.03	\$322.23	\$390.03
85+	\$516.93	\$609.63	\$516.93	\$609.63

Please note that actual billed amounts may vary due to rounding

Attained age rates and costs are based on the insured's age each year on the policy anniversary date and increase as the insured ages and moves into new age bands.