

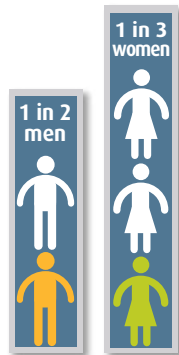


Could your bank account survive a serious illness?

Be prepared with group critical illness insurance from Unum.

Who's at risk?

- The odds of developing cancer during a lifetime are one in two for men and one in three for women.¹
- Every 40 seconds someone in America will have a stroke.²



Key advantage

You can use this coverage more than once. If you receive a full benefit payout for a covered illness, your coverage can be continued for the remaining covered conditions. The diagnosis of a new covered illness must occur at least 90 days after the most recent diagnosis. Each condition is payable once per lifetime.

How can critical illness insurance help?

Critical illness insurance can pay a lump sum benefit at the diagnosis of a covered illness. You choose the level of coverage — from \$5,000 to \$50,000 — and you can use the money any way you see fit.



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 for the same premium amount.
3. Coverage becomes effective on the first day of the month in which payroll deductions begin.

Covered conditions	
Heart attack	Blindness
Major organ failure	End-stage renal (kidney) failure
Occupational HIV	Coronary artery bypass surgery; pays 25% of lump sum benefit
Benign brain tumor	
Covered conditions with time limitations	
Stroke	Evidence of persistent neurological deficits confirmed by a neurologist at least 30 days after the event
Coma	Coma resulting from severe traumatic brain injury lasting for a period of 14 or more consecutive days
Permanent paralysis	Complete and permanent loss of the use of two or more limbs for continuous 90 days as a result of a covered accident
Optional cancer conditions	
If selected by your employer, you may choose to select this benefit for an additional premium.	
Cancer	Carcinoma in situ; ³ pays 25% of lump sum benefit

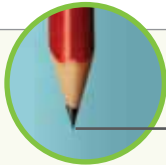
Please see policy definitions for complete details about these covered conditions.

How to apply) To learn more, watch for information from your employer.

Group critical illness insurance

Available family coverage

Who can have it?	Benefit
Employees who are actively at work	\$5,000 to \$50,000 in \$1,000 increments
Children newborn until their 25th birthday and unmarried 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: cerebral palsy, cleft lip or palate, cystic fibrosis, Down syndrome and spina bifida. Diagnosis must occur after the child's coverage effective date.
Spouse ages 17 through 64 with purchase of employee coverage	From \$5,000 to \$30,000 in \$1,000 increments



MY CRITICAL ILLNESS WORKSHEET

Costs to consider*

Medical deductible (\$500)	\$ _____
Out-of-pocket medical expenses (\$4,000 — May include hospital stay, physician copays, physical therapy, medical equipment, prescription copays)	\$ _____
Alternative treatments (16 sessions = \$2,400)	\$ _____
Home health care (2 weeks = \$1,500)	\$ _____
Child care (4 weeks = \$800)	\$ _____
Lodging near health facilities (as much as \$1,000 for 5-night stay)	\$ _____
Out-of-pocket expense total (\$10,200)	\$ _____

*For illustrative purposes only. Approximate costs based on national averages. Costs will vary.

Provisions

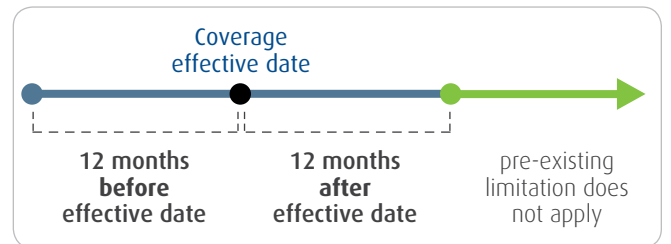
Waiting period



Does not apply to coma, occupational HIV and permanent paralysis or the specific childhood conditions listed in the chart to the left.

Please review the pre-existing condition limitation.

Unum will not pay benefits for a claim that is caused by, contributed to by or occurs as a result of a pre-existing condition. Please refer to information provided in your certificate or consult with your benefit counselor to determine what would be considered a pre-existing condition.



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 critical illness coverage

Amount I applied for: \$ _____

Cost per pay period: \$ _____

Date deductions begin: ____/____/____

(For your records — complete during your enrollment)

THIS INSURANCE PROVIDES LIMITED BENEFITS.

Depending on the location of your employer, certificates issued under the following state plan designs include specific restrictions (ask your benefit counselor for details):

CA, MA and TX — employees must have comprehensive medical coverage before purchasing group critical illness insurance

CA, IN and MN — occupational HIV is not a covered condition

PA — permanent paralysis is not a covered condition

This material is intended to be a brief description of the policy. The policy definitions, exclusions and limitations will be used to determine actual benefit decisions. Product availability and provisions may vary by state. The policy has exclusions and limitations which may affect any benefits payable. See the policy or your plan administrator for specific policy provisions and details of availability.

1 American Cancer Society, "Cancer Facts and Figures," 2009.

2 American Stroke Association, "Impact of Stroke," February 2009. Available at: <http://www.strokeassociation.org/presenter.jhtml?identifier=1033> [cited Sept. 17, 2009].

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.

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Group critical illness insurance

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FOR EMPLOYEES GCI