

# Unum Group Critical Illness Insurance (GCI)

A way to help limit your financial risk from a critical illness



## Covered conditions:

### Covered conditions due to illness:

- Blindness
- Benign brain tumor
- Coronary artery bypass surgery\*
- End-stage renal (kidney) failure
- Heart attack
- Major organ failure
- Stroke
- Cancer
- Carcinoma in situ\*

### Covered conditions due to injury

- Coma
- Permanent paralysis
- Occupational HIV

### Childhood covered conditions:

*(benefit paid at 50% of employee benefit amount)*

- Cerebral palsy
- Cleft lip or palate
- Cystic fibrosis
- Down syndrome
- Spina bifida

*\*payable at 25% of the purchased benefit amount.*

*Please refer to the certificate for complete definitions of covered conditions.*

Today's higher deductible health plans can help control costs, but they may leave you at increased financial risk. Unum critical illness insurance can help you cope with the high cost of a serious health crisis, such as cancer or a heart attack.

## Why buy Critical Illness Insurance?

- Provides a lump sum benefit that can be used to help cover your out of pocket medical expenses or for whatever you choose.
- Guaranteed issue is available during this enrollment up to \$30,000 for employee and \$15,000 for spouse. If you previously waived coverage or currently have coverage and would like to increase it no medical exam or health questions required.
- Spouse coverage is available.
- Dependent children are automatically covered.
- A single claim can trigger the following benefits, if applicable, Critical Illness, Accident, Disability, Life and AD&D – as long as benefit is with Unum.
- Portability provision allows you to take coverage with you without health questions.
- Premiums conveniently deducted from your paycheck.
- Each covered condition is payable once per lifetime.
- No pre-existing condition limitation. Diagnosis must be on or after the effective date.

### Wellness Benefit: *If enrolled, please get your wellness check!*

- Your preventive care is covered 100% under the health plan.
- Please see Centerlink for specific preventive services that qualify for the wellness benefit.
- Unum provides a \$75 wellness benefit for a covered preventive test per insured per calendar year.
- Simple phone call to Unum initiates annual wellness benefit. See CenterLink and the Wellness Benefit Flyer for more information.

For rates or more information about these benefits, go online or call the engagement team at HORAN M-F between 8am-5pm  
1-844-MYHORAN  
(694-6726)

## Plan Details

(Please refer to the policy for full plan details)

### Issue ages and eligibility

- Employees age: No age requirements. You must be in active employment and working at least 20 hours per week\*. If you are absent from work on the date your coverage would normally begin due to injury, sickness, temporary Layoff or Leave of Absence, your coverage will begin on the date you return to Active Employment.\*
- Spouse age: No age requirements.
- Child age: Newborn to 26<sup>th</sup> birthday.
- Those enrolled in Cincinnati Children's medical health plans.
- Those who are benefit eligible and waive Cincinnati Children's medical plan.

### Coverage options and features

•**Guaranteed issue:** (no health questions) up to \$30,000 for employee and \$15,000 for spouse during this enrollment only. If you do not wish to enroll during this enrollment, guarantee issue will not be available at subsequent enrollments; therefore health questions will apply.

•**Coverage options and payout:**

Employee coverage options — \$5,000, \$10,000, \$15,000, \$20,000, \$25,000 or \$30,000 in coverage.

Spouse coverage options —\$5,000, \$10,000 or \$15,000 in coverage

Child automatically included for dependents to age 26. Benefit is 50% of the employee benefit.

Each covered condition is payable once per lifetime. 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 and be medically unrelated.

100% of the benefit is payable for each covered condition, with the exception of coronary artery bypass surgery and carcinoma in situ, which are paid at 25% of the purchased benefit amount.

•**Premium:** Based on your attained age at time of purchase. Premiums are conveniently deducted from your paycheck and do not increase with age. *If you make any changes to your coverage your rates could change.*

•**Pre-existing condition limitation:** None. Diagnosis must be on or after the effective date.

•**Benefit reduction:** Benefits reduce by 50% on policy anniversary date after age 70; premium does not reduce.

If You are absent from work on the date your coverage would normally begin due to Injury, Sickness, temporary Layoff or Leave of Absence, Your coverage will begin on the date you return to Active Employment.\*

Once enrolled, your policy may be found on CenterLink.

### THIS IS A LIMITED POLICY.

\***Active employment** means you are working for your employer for earnings that are paid regularly and that you are performing the material and substantial duties of your regular occupation. You must be regularly to work on average at least the minimum of 20 hours. Employees must be legally authorized to work in the U.S and actively working at a U.S. location. Spouses and dependents must live in the U.S. to receive coverage. Unum complies with state civil union and domestic partner laws when applicable.

The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. See the actual policy or your Unum representative for specific provisions and details of availability.

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

[unum.com](http://unum.com)