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.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 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 for the same premium amount.
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 choose the level of coverage — from $5,000 to $50,000 — and you can use the money any way you see fit.

<table>
<thead>
<tr>
<th>Base covered conditions – Category 1</th>
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<tbody>
<tr>
<td>Heart attack</td>
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<tr>
<td>Stroke</td>
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<table>
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<tr>
<th>Base covered conditions – Category 2</th>
</tr>
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<tbody>
<tr>
<td>Benign brain tumor</td>
</tr>
<tr>
<td>Major organ failure</td>
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<table>
<thead>
<tr>
<th>Base covered conditions – Category 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coma</td>
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<tr>
<td>Occupational HIV</td>
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</table>

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

<table>
<thead>
<tr>
<th>Cancer</th>
<th>Carcinoma in situ³</th>
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Note
Coronary artery bypass surgery and carcinoma in situ are paid at 25% of the purchased benefit amount. 100% of the benefit is payable for each category.

Please see policy definitions for complete details about these covered conditions.
Group specified disease insurance

The following benefits are automatically included in your plan:

Wellness benefit

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

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

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

Recurrence benefit

This benefit can provide:

- An additional 50% payout for a second occurrence of:
  - a benign brain tumor — coma
  - heart attack — stroke
  - 12 months must elapse between occurrences of the same condition

- Guaranteed Issue: $15,000 for Employee, $5,000 for Spouse

Available family coverage

<table>
<thead>
<tr>
<th>Who can have it?</th>
<th>Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employees who are actively at work</td>
<td>$5,000 to $50,000 in $1,000 increments</td>
</tr>
</tbody>
</table>
| Dependent children
  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 coverage⁴ | From $5,000 to $30,000 in $1,000 increments |

THIS INSURANCE PROVIDES LIMITED BENEFITS.

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 Employees and spouses may be covered under a policy or the Spouse Rider, but not both.

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
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