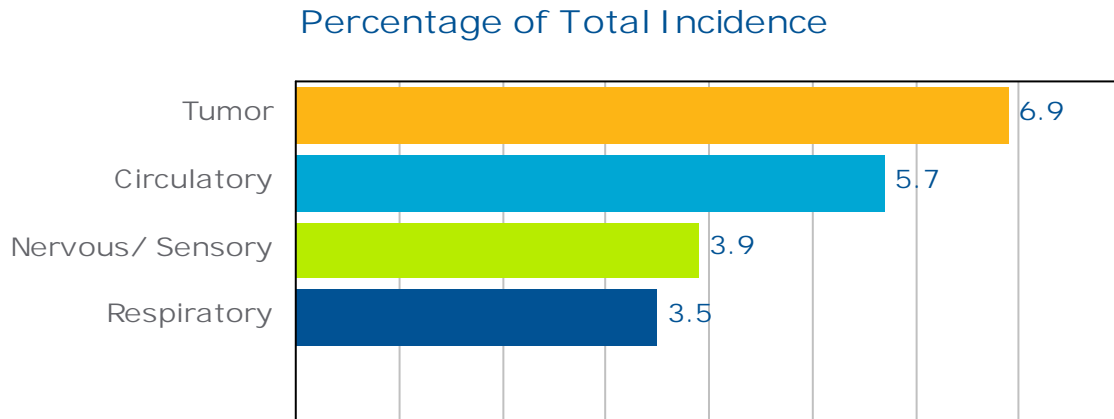




Region VIII TIPS Group critical illness insurance offering

Most common claims



Source: Unum internal short term disability claims data, 2006-2008.

Coverage summary

Covered conditions		Typical scenario Brain Tumor (expenses not covered by medical plan)		Solution: \$10,000 Group critical illness policy
Blindness	Stroke ³	Deductible	\$500	<ul style="list-style-type: none"> Lump sum payment to the employee upon diagnosis
Benign brain tumor	Coma ⁴	Specialist visits co-pay	\$960	<ul style="list-style-type: none"> Multiple payout plan design
Coronary artery bypass surgery* ¹	Permanent paralysis ⁵	Travel/Lodging	\$3,200	<ul style="list-style-type: none"> Additional childhood disease coverage
End-stage renal (kidney) failure	Occupational HIV ⁶	Alternative Therapy	\$6,000	<ul style="list-style-type: none"> Spouse coverage benefit independent of employee's
Heart attack		Employee out-of-pocket medical costs	\$10,660	<ul style="list-style-type: none"> Coverage is portable at the same rate and with no qualifying health questions
Major organ failure ²				

Sample Rates

Benefit monthly cost for \$10,000 benefit						Monthly wellness premium	
	Age					Employee and children	\$2.40
	30-34	35-39	40-44	45-49	50-54		
	\$6.00	\$8.20	\$11.70	\$15.50	\$20.00	Employee, children and spouse	\$4.80



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*100% of the benefit payable for each covered condition, with the exception of coronary bypass which are paid at 25% of the purchased benefit amount.

¹Pay out of the coronary artery bypass surgery benefit does not reduce pay out for the diagnosis of heart attack.

²Diagnosis of major organ failure of the heart, lungs, liver or pancreas resulting in the insured being placed on the United Network for Organ Sharing list for a transplant.

³Evidence of persistent neurological deficits confirmed by a neurologist at least 30 days after the event.

⁴Coma resulting from severe traumatic brain injury lasting for a period of 14 or more consecutive days.

⁵Complete and permanent loss of the use of two or more limbs for continuous 90 days as a result of a covered accident.

⁶Diagnosis of the human immunodeficiency virus resulting from a covered accident which exposed the insured to HIV-contaminated body fluids.

This information is not intended to be a complete description of the insurance coverage available. 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. For complete details of coverage and availability, please refer to Policy Form CI-1 or contact your Unum representative.

Individual customers in some states must be covered by comprehensive health insurance before applying for critical illness insurance. See your Unum representative for details.

THIS IS A LIMITED POLICY.

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 or any medical or surgical treatment for that condition for which the date of diagnosis is in the first 12 months after the Insured's coverage effective date.

Pre-existing condition means a sickness or injury or symptoms of a sickness or injury, whether diagnosed or not, for which the insured received medical treatment, consultation, care or services, including diagnostic measures, took prescribed drugs or medicine or had been prescribed drugs or medicine to be taken during the 12 months just prior to the insured's coverage effective date; or the insured had a sickness or injury or symptoms of a sickness or injury, whether diagnosed or not, for which an ordinarily prudent person would have consulted a health care provider during the 12 months just prior to the insured's coverage effective date.

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.

Exclusions

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

- participating or attempting to participate in a felony or being engaged in an illegal occupation; or
- committing or trying to commit suicide or injuring oneself intentionally, whether sane or not; or
- participating in war or any act of war, whether declared or undeclared; or
- committing acts of terrorism; or
- being under the influence of or addicted to intoxicants or narcotics. This would not include physician-prescribed medication, taken in the prescribed dosage; or
- having a date of diagnosis during the benefit waiting period.