



Why buy Critical Illness Insurance?



A serious illness can threaten more than just your health

When a serious illness happens, your finances can face challenging times along with your health. In fact, 47% of working adults cite health emergencies as the reason they have medical debt.¹ Even if you have health insurance, the out-of-pocket costs of treatment, hospitalization and missing work can add up fast.

Unum Critical Illness Insurance can help you weather a crisis without draining your savings. If you're diagnosed with a covered illness like cancer, stroke, heart attack or other condition, your plan can pay a lump-sum benefit directly to you to use for whatever you need.

How Unum Critical Illness Insurance works

Critical Illness Insurance can provide a lump-sum benefit for diagnoses such as cancer, heart attack, stroke, major organ transplant and even certain children's conditions.* It's easy to receive your benefits:

1. After your diagnosis, file a claim online and receive a claims decision in about four days.**
2. Use your benefit to pay for things like deductibles, doctor visits, diagnostic tests and other out-of-pocket expenses your health insurance may not cover.
3. Focus on your recovery, not how you are going to pay your bills.

How common are serious illnesses?



Cancer Risk

The risk of developing cancer is about **1 in 2** for men, **1 in 3** for women².



Having a Stroke

Every **40 seconds**, someone in the United States has a stroke.³



Heart Disease

About **1 in 20** adults are diagnosed with coronary artery disease starting at age 20.³

It pays to stay healthy

Even when you aren't recovering from an injury, you may be eligible to receive a benefit for a covered health screening test.



LEARN MORE

To learn more about enrolling in Critical Illness Insurance, contact your HR representative.

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

** Based on Unum Internal Data, 2023.

1 Employee Benefits Research Institute and Greenwald & Associates, Workplace Wellness Survey, 2022.

2 City of Hope Cancer Center, Why men get cancer more than women and how they can manage their risk, 2022.

3 American Heart Association, Heart Disease and Stroke Statistics 2023, 2023.

Not for use in AZ, NM or WY. In NC and NY, the policies are referred to as Group Specified Disease Insurance.

THESE POLICIES PROVIDE LIMITED BENEFITS.

This coverage is a supplement to health insurance. It is not a substitute for essential health benefits or minimum essential coverage as defined in federal law. Insureds in some states must be covered by comprehensive health insurance before applying for this insurance.

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

These policies provide limited benefits health insurance only. They do NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

For plans applicable to policy form numbers GCIP16-1, GCIP16-1-NJ or GCIP16-1-NY: Underwritten by Unum Insurance Company, Portland, ME. In NY and NJ, underwritten by Provident Life and Casualty Insurance Company, Chattanooga, TN.

For plans applicable to policy form number CI-1: Underwritten by Unum Life Insurance Company of America, Portland, ME. In NY, underwritten by First Unum Life Insurance Company, Garden City, NY.

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