

## Why buy Critical Illness Insurance?

**Critical Illness Insurance** can help you with deductibles, co-pays and other out-of-pocket medical costs that result from a covered critical illness — such as heart attack, stroke or cancer.

**Critical illness events are more common than people think**

### Cancer risk

The risk of developing cancer during a lifetime is about:<sup>1</sup>



**1 in 2**  
for men



**1 in 3**  
for women

### Stroke incidence

Every **40 seconds** someone in America will have a stroke.<sup>2</sup>



### Heart attack incidence

Every year, about **790,000** Americans have a heart attack — **580,000** for the first time.<sup>3</sup>



To learn more, contact your HR representative.

**Critical illness costs can add up quickly, even with medical insurance**

### About four out of ten (44%)

are not confident they will have enough money saved to use for future expenses or in case of an emergency.<sup>4</sup>



**Health insurance may not fully cover the costs of a critical illness event:**

In **62%** of households with medical bill problems, the patient was covered by health insurance.<sup>5</sup>

**Critical Illness Insurance from Unum can help when you need it most.**

## How does Critical Illness Insurance Work?

If you're diagnosed with a covered illness, you may receive a benefit payment in one lump sum. You can use the money however you want.

### What may be covered by Critical Illness Insurance?\*



Cancer

Heart attack

Stroke

Coronary artery bypass surgery

Major organ failure

End-stage renal (kidney) failure

Permanent paralysis

Several other medical instances

\*Not all conditions are available in all states.

The policy or its provisions may vary 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.

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FOR BROKERS, EMPLOYERS AND EMPLOYEES

### CRITICAL ILLNESS INSURANCE PROVIDES LIMITED BENEFITS.

In NY and NC, Critical Illness Insurance is called Specified Disease Insurance.

<sup>1</sup> American Cancer Society, "Cancer Facts & Figures 2017" (2017).

<sup>2,3</sup> American Heart Association, "Heart Disease and Stroke Statistics — 2017 Update: A Report from the American Heart Association," (March 7, 2017).

<sup>4</sup> Bankrate.com, "Survey: How Americans Contend with Unexpected Expenses" (Jan. 6, 2016).

<sup>5</sup> Kaiser Family Foundation, "The Burden of Medical Debt: Results from the Kaiser Family Foundation/New York Times Medical Bills Survey" (2016).