



Critical Illness Insurance

can pay money directly to you when you're diagnosed with certain serious illnesses.

How does it work?

If you're diagnosed with an illness that is covered by this insurance, you can receive a lump sum benefit payment. You can use the money however you want.

Why is this coverage so valuable?

- The money can help you pay out-of-pocket medical expenses, like co-pays and deductibles.
- You can use this coverage more than once.
Even after you receive a payout for one illness, you're still covered for the remaining conditions and for the reoccurrence of any critical illness with the exception of skin cancer. The reoccurrence benefit pays 100% of your coverage amount. Diagnoses must be at least 180 days apart or the conditions can't be related to each other.

What's covered?

| Critical illnesses | |
|---|--|
| <ul style="list-style-type: none"> • Heart attack • Stroke • Major organ failure • End-stage kidney failure | <ul style="list-style-type: none"> • Coronary artery disease Major (50%): Coronary artery bypass graft or valve replacement Minor (10%): Balloon angioplasty or stent placement |

| Cancer conditions | |
|--|---|
| <ul style="list-style-type: none"> • Invasive cancer - all breast cancer is considered invasive | <ul style="list-style-type: none"> • Non-invasive cancer (25%) |

| Progressive diseases | Supplemental conditions |
|---|---|
| <ul style="list-style-type: none"> • Amyotrophic Lateral Sclerosis (ALS) • Dementia, including Alzheimer's disease • Multiple Sclerosis (MS) • Parkinson's disease • Functional loss | <ul style="list-style-type: none"> • Loss of sight, hearing or speech • Benign brain tumor • Coma • Permanent Paralysis • Occupational HIV, Hepatitis B, C or D • Infectious Diseases (25%) |

Why should I buy coverage now?

- It's more affordable when you buy it through your employer and the premiums are conveniently deducted from your paycheck.
- If you apply during your initial enrollment, you can get coverage without a health exam or medical questions.
- Coverage is portable. You may take the coverage with you if you leave the company or retire. You'll be billed at home.

Be Well Benefit

Every year, each family member who has Critical Illness coverage can also receive \$50 for getting a covered Be Well Benefit screening test, such as:

- Annual exams by a physician include sports physicals, well-child visits, dental and vision exams
- Screenings for cancer, including pap smear, colonoscopy
- Cardiovascular function screenings
- Screenings for cholesterol and diabetes
- Imaging studies, including chest X-ray, mammography
- Immunizations including HPV, MMR, tetanus, influenza

Who can get coverage?

| | |
|-----------------------|---|
| You: | Choose \$20,000 of coverage with no medical questions if you apply during this enrollment. |
| Your spouse: | Spouses can get 100% of the employee coverage amount as long as you have purchased coverage for yourself. |
| Your children: | Children from live birth to age 26 are automatically covered at no extra cost. Their coverage amount is 50% of yours. They are covered for all the same illnesses plus these specific childhood conditions: cerebral palsy, cleft lip or palate, cystic fibrosis, Down syndrome and spina bifida. The diagnosis must occur after the child's coverage effective date. |

Active employment: You are considered in active employment if, on the day you apply for coverage, you are being paid regularly for the required minimum 20 hours each week and you are performing the material and substantial duties of your regular occupation. Insurance coverage will be delayed if you are not in active employment because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective. New employees have a 30 day waiting period to be eligible for coverage. Please contact your plan administrator to confirm your eligibility date.

If enrolling, and eligible for Medicare (age 65+; or disabled) the Guide to Health Insurance for People with Medicare is available at www.medicare.gov/media/9486.

Please refer to the certificate for complete definitions about these covered conditions. Coverage may vary by state. See exclusions and limitations.

Critical Illness Insurance benefit and cost

| Monthly costs | | |
|---------------|---|----------|
| Age | Employee coverage: \$20,000 Spouse coverage: \$20,000 Be Well benefit: \$50 | |
| | Employee | Spouse |
| under 25 | \$4.88 | \$4.88 |
| 25 - 29 | \$6.08 | \$6.08 |
| 30 - 34 | \$7.28 | \$7.28 |
| 35 - 39 | \$9.88 | \$9.88 |
| 40 - 44 | \$12.68 | \$12.68 |
| 45 - 49 | \$16.48 | \$16.48 |
| 50 - 54 | \$20.08 | \$20.08 |
| 55 - 59 | \$26.88 | \$26.88 |
| 60 - 64 | \$37.08 | \$37.08 |
| 65 - 69 | \$53.08 | \$53.08 |
| 70 - 74 | \$82.68 | \$82.68 |
| 75 - 79 | \$122.68 | \$122.68 |
| 80 - 84 | \$179.88 | \$179.88 |
| 85+ | \$290.28 | \$290.28 |

Some states may require comprehensive medical coverage before purchasing group critical illness insurance.

Continuity of coverage

We will provide coverage for an Insured if the Insured was covered by a similar prior policy on the day before the Policy Effective Date. Coverage is subject to payment of premium and all other terms of the certificate. If an employee is on a temporary Layoff or Leave of Absence on the Policy Effective Date of this certificate, we will consider your temporary Layoff or Leave of Absence to have started on that date and coverage will continue for the period provided temporary Layoff or Leave of Absence under Continuation of your Coverage During Extended Absences in the certificate. If you have not returned to Active Employment before any Insured's Date of Diagnosis, any benefits payable will be limited to what would have been paid by the prior carrier.

Date of diagnosis must be after the coverage effective date.

Exclusions and limitations

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

committing or attempting to commit a felony; being engaged in an illegal occupation or activity; injuring oneself intentionally or attempting or committing suicide, whether sane or not; active participation in a riot, insurrection, or terrorist activity. This does not include civil commotion or disorder, injury as an innocent bystander, or injury for self-defense; participating in war or any act of war, whether declared or undeclared; combat or training for combat while serving in the armed forces of any nation or authority, including the National Guard, or similar government organizations; voluntary use of or treatment for voluntary use of any prescription or non-prescription drug, alcohol, poison, fume, or other chemical substance unless taken as prescribed or directed by the Insured's Physician; being intoxicated; and a Date of Diagnosis that occurs while an Insured is legally incarcerated in a penal or correctional institution.

Additionally, no benefits will be paid for a Date of Diagnosis that occurs prior to the Coverage Effective Date.

End of employee coverage

If you choose to cancel your coverage, your coverage ends on the first of the month following the date you provide notification to your employer. Otherwise, your coverage ends

at the end of the month of your termination.

- The date the policy or plan is cancelled
 - The date you no longer are in an eligible group
 - The date your eligible group is no longer covered
 - The last day you are actively employed (unless coverage is continued due to a covered layoff, leave of absence, injury or sickness), as described in the certificate of coverage
- However, as long as premium is paid as required, coverage will continue in accordance with the Continuation of your Coverage during Absences provision or if you elect to continue coverage for you, your Spouse, and Children under Portability of Critical Illness Insurance.

Unum will provide coverage for a payable claim that occurs while you are covered under this certificate.

THIS INSURANCE PROVIDES LIMITED BENEFITS

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 GCIP16-1 or the Certificate Form GCIC16-1 or contact your Unum representative.

Underwritten by: Provident Life and Casualty Insurance Company, Chattanooga, TN

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Critical Illness Coverage — NEW JERSEY

Provident Life and Casualty Insurance Company OUTLINE OF COVERAGE

THE POLICY AND CERTIFICATE PROVIDE LIMITED BENEFITS

Benefits provided are supplemental and are not intended
to cover all medical expenses

This coverage is designed to provide to persons insured, benefits ONLY when certain losses occur as a result of a critical illness. Benefits are NOT provided for comprehensive medical or hospital insurance, Medicare supplement insurance, long-term care insurance, nursing home insurance only, home health care insurance only, or nursing home and home care insurance. You may also contact your local social security office or Unum and obtain a copy of the Guide to Health Insurance for People with Medicare.

Read your Certificate of Coverage carefully.

This outline of coverage provides a very brief description of the important features of your coverage. This is not the insurance contract and only the actual certificate provisions will control. The certificate itself sets forth in detail the rights and obligations of both you and Unum. It is therefore important that you Read Your Certificate of Coverage Carefully!

A brief description of the benefits and coverage amounts that may be provided are included below. However, your Certificate of Coverage will include the actual benefits and coverage amounts issued to you.

Critical Illness Coverage Amounts

| For You | For Your Spouse | For Your Children |
|----------|------------------------------|-----------------------------|
| \$20,000 | 100% of your Coverage Amount | 50% of your Coverage Amount |

Covered Conditions

| Critical Illnesses | Percentage of Coverage Amount |
|--|-------------------------------|
| Coronary Artery Disease (Major) | 50% |
| Coronary Artery Disease (Minor) | 10% |
| End Stage Renal (Kidney) Failure | 100% |
| Heart Attack (Myocardial Infarction) | 100% |
| Major Organ Failure Requiring Transplant | 100% |
| Stroke | 100% |

| Cancer | Percentage of Coverage Amount |
|---|-------------------------------|
| Invasive Cancer (including all Breast Cancer) | 100% |
| Non-Invasive Cancer | 25% |

Critical Illness Coverage — NEW JERSEY

| Supplemental Critical Illnesses | Percentage of Coverage Amount |
|--|-------------------------------|
| Benign Brain Tumor | 100% |
| Coma | 100% |
| Loss of Hearing | 100% |
| Loss of Sight | 100% |
| Loss of Speech | 100% |
| Infectious Disease | 25% |
| Occupational Human Immunodeficiency Virus (HIV) or Hepatitis | 100% |
| Permanent Paralysis | 100% |

| Progressive Diseases | Percentage of Coverage Amount |
|--|-------------------------------|
| Amyotrophic Lateral Sclerosis (ALS) | 100% |
| Dementia (including Alzheimer's Disease) | 100% |
| Functional Loss | 100% |
| Multiple Sclerosis (MS) | 100% |
| Parkinson's Disease | 100% |
| Permanent Paralysis | 100% |

| Additional Critical Illnesses for Your Children | Percentage of Coverage Amount |
|---|-------------------------------|
| Cerebral Palsy | 100% |
| Cleft Lip or Palate | 100% |
| Cystic Fibrosis | 100% |
| Down Syndrome | 100% |
| Spina Bifida | 100% |

Exclusions

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

- committing or attempting to commit a felony;
- being engaged in an illegal occupation or activity;
- injuring oneself intentionally or attempting or committing suicide, whether sane or not;
- active participation in a riot, insurrection, or terrorist activity. This does not include civil commotion or disorder, injury as an innocent bystander, or Injury for self-defense;

- participating in war or any act of war, whether declared or undeclared;
- combat or training for combat while serving in the armed forces of any nation or authority, including the National Guard, or similar government organizations;
- voluntary use of or treatment for voluntary use of any prescription or non-prescription drug, alcohol, poison, fume, or other chemical substance unless taken as prescribed or directed by the Insured's Physician;
- being intoxicated; and
- a Date of Diagnosis that occurs while an Insured is legally incarcerated in a penal or correctional institution.

Additionally, no benefits will be paid for a Date of Diagnosis that occurs prior to the Coverage Effective Date.

Pre-existing Condition

We will not pay benefits for a claim when the Covered Loss occurs in the first 6 months following an Insured's Coverage Effective Date and the Covered Loss is caused by, contributed to by, or occurs as a result of any of the following:

- a Pre-existing Condition; or
- complications arising from treatment or surgery for, or medications taken for, a Pre-existing Condition.

An Insured has a Pre-existing Condition if, within the months just prior to their Coverage Effective Date, they have an Injury or Sickness, whether diagnosed or not, for which:

- medical treatment, consultation, care or services, or diagnostic measures were received or recommended to be received during that period; or
- drugs or medications were taken, or prescribed to be taken during that period; or
- symptoms existed.

Pre-existing Condition requirements are not applicable to:

- Children who are newly acquired after your Coverage Effective Date.

The Pre-existing Condition provision applies to any Insured's initial coverage and any increases in coverage. Coverage Effective Date refers to the date any initial coverage or increases in coverage become effective.

The anticipated loss ratio for this policy and certificate is 75 percent. This ratio is the portion of future premiums which Unum expects to return as benefits, when averaged over all people with this policy and certificate.