

UNDERWRITING COMPANY

UnumProvident

PRODUCT

Critical Illness

A critical illness always impacts more people than just the patient. Even with the best health and disability insurance, the financial impact can often be devastating for an individual and their family. Optional Critical Illness Insurance provides a **lump sum** payment, directly to you, to use as you choose, if you, your spouse, or your children are enrolled and are diagnosed upon confirmed diagnosis of a covered illness. These dollars are yours to use however you choose.

- **FAMILY COVERAGE:** Available for the employee, spouse, and dependents children.
- **IMMEDIATE DOLLARS:** A The lump sum benefit is paid tax free, under current tax law, enabling you to focus on getting well and NOT on how you will pay your bills. You choose the amount of coverage from \$5,000 to \$50,000.
- **FAVORABLE UNDERWRITING:** Acceptance in the plan is determined simply by answering a few health questions on the application when you apply when first eligible for this program.
- **COVERED MEDICAL CONDITIONS:** Heart attack, end-stage kidney (renal) failure, major organ transplant, stroke, permanent paralysis due to an accident, and coronary artery bypass surgery (paid at 25 percent of the lump sum benefit).
- **CANCER COVERAGE RIDER:** You may also elect a rider, which may be added to your policy, paying 100 percent of the benefit you selected for invasive cancer (25 percent of the benefit amount is payable for carcinoma in situ).
- **GUARANTEED RENEWABLE:** Once in effect the program cannot be cancelled as long as premiums are paid on time and kept current. Premiums are paid through the convenience of payroll deduction while you are employed by Saint Alphonsus.
- **PORTABLE:** You may take your policy with you, with **no change** in the premium or coverage, when you terminate employment or retire, provided you have had at least one payroll deductions.
- **CONVENIENCE** of payroll deduction.
- **AFFORDABLE:** You choose the cost and coverage that best suits your budget and needs.

This is a summary of benefits. Actual carrier policy provisions will prevail.

Examples of Critical Illness Insurance Coverage and Cost with Biweekly Premiums* - \$25,000 Coverage

NON- SMOKER				
Age	Employee	Employee with Cancer Rider	Spouse	Spouse with Cancer Rider
25	\$ 3.14	\$ 5.10	\$ 2.44	\$ 4.40
35	\$ 5.56	\$ 8.80	\$ 4.86	\$ 8.10
45	\$10.16	\$17.20	\$ 9.46	\$16.50
55	\$17.20	\$30.14	\$16.50	\$29.44
SMOKER				
Age	Employee	Employee with Cancer Rider	Spouse	Spouse with Cancer Rider
25	\$ 4.52	\$ 7.98	\$ 3.82	\$ 7.28
35	\$ 9.14	\$15.04	\$ 8.44	\$14.34
45	\$18.94	\$34.30	\$18.24	\$33.60
55	\$34.06	\$59.46	\$33.36	\$58.76
CHILDREN'S TERM RIDER				
Coverage Amount		Without Cancer Rider		With Cancer Rider
\$ 2,500		\$0.32		\$0.66
\$ 5,000		\$0.64		\$1.30

* The above employee deductions include administrative fee.

** Spouse benefit maximum \$30,000. Employees must apply for themselves in order to cover spouse.