

General Product Information
Underwriting Company: UnumProvident
Product: Critical Illness 2005

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. Critical Illness Insurance provides a **lump sum** payment directly to you upon confirmed diagnosis of a covered illness. These dollars are yours to use however you choose.

- **Family coverage:** Available for the employee, spouse, and dependent children.
- **Immediate dollars:** 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% of the lump sum benefit).
- **Enhanced Coverage:** An employee may elect to participate in the enhanced plan. The plan includes all covered conditions listed under the base plan and can provide an additional lump sum if diagnosed with cancer and/or carcinoma in situ (paid at 25% of the lump sum benefit). All insureds covered under the Base Plan may apply for coverage. Coverage will remain in-force until 100% of the benefit amount has been paid under the base plan and 100% of the benefit has been paid for cancer. The benefit amount for cancer will equal that chosen under the Base Plan. *Benefits are payable for Cancer and Carcinoma in Situ after the insured fulfills a 30-day waiting period.*
- **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 Trinity Health.
- **Portable:** Employees may take policies with them, with **no change** in the premium of coverage, should they terminate employment or retire. Benefits are reduced by 50% at age 70.

**This amount may vary in some states.*