



SOLD

GROUP CRITICAL ILLNESS INSURANCE

Coverage Effective Date: January 1, 2026 Rate Guarantee: 3 Years

Full-time Employees - Monthly Critical Illness Attained Age Rates per \$1,000		
Age	Employee & Child(ren) Rate	Spouse Rate
<25	\$0.31	\$0.45
25 - 29	\$0.37	\$0.51
30 - 34	\$0.43	\$0.57
35 - 39	\$0.53	\$0.67
40 - 44	\$0.69	\$0.83
45 - 49	\$0.93	\$1.07
50 - 54	\$1.36	\$1.50
55 - 59	\$1.85	\$1.99
60 - 64	\$3.03	\$3.17
65 - 69	\$4.12	\$4.26
70 - 74	\$5.78	\$5.92
75 - 79	\$7.62	\$7.76
80 - 84	\$9.66	\$9.80
85+	\$13.04	\$13.18

Be Well is included in the rates above.

Cost Calculation Example

	Age	Benefit Amount	/	Rates per \$1000	=	Number of Units	x	Rate	=	Cost
Employee	30	\$10,000	/	1000	=	10	x	1.55	=	\$15.50

Note: Example calculation does not reflect actual benefits and rates available in your plan, including Be Well Benefit (if applicable)

Employees Eligible for Coverage	Minimum Participation	Minimum Hours for Eligibility
274	The greater of 10 employees or 5% of the eligible employees	20 hours per week

Critical Illness Insurance	PROVISIONS QUOTED Full-time Employees
Contributions	Employee pays 100%
Coverage Amount	\$10,000, \$20,000 or \$30,000 as applied for by the employee and approved by Unum
Spouse	50% of employee coverage amount

THIS IS A LIMITED POLICY



Critical Illness Insurance
continued

PROVISIONS QUOTED
Full-time Employees

Child.....	50% of employee coverage amount
Guaranteed Issue.....	\$30,000 (50% of employee coverage amount for spouse and 50% of employee coverage amount for child).....
Be well Benefit (once per covered person per calendar year).....	\$50
Enrollment Frequency.....	Perpetual/scheduled.....
Continuity of Coverage.....	Included.....
New Employee Waiting Period.....	30 days
Present Employee Waiting Period.....	0 days
Portability.....	Included.....
Pre-existing Conditions.....	Not applicable.....
Coverage Reduction.....	Not applicable.....
Reoccurrence Benefit	100%.....
	Separation Period: 180 days

**THE UNUM
DIFFERENCE**

UNUM CRITICAL ILLNESS OFFERING: Critical Illness insurance helps offset the financial effects of a catastrophic illness by paying a lump sum benefit when employees or their family members are diagnosed with a covered illness. The Benefit is based on the amount of coverage in force, the illness diagnosed and all other terms and provisions of the policy.

BE WELL BENEFIT: To help encourage employees to stay informed about their health and to encourage preventive care, we'll provide a payment for various health screening tests. It serves as a great reminder and financial incentive.

SCHEDULE OF BENEFITS

Please refer to the certificate for complete definitions of covered conditions

Covered Conditions		Benefit Amount
Critical Illnesses	End Stage Renal (Kidney) Failure.....	Full-time Employees 100%
	Heart Attack (Myocardial Infarction).....	100%
	Major Organ Failure Requiring Transplant.....	100%
	Stroke	100%
	Sudden Cardiac Arrest	100%
	Coronary Artery Disease (Major).....	50%
	Coronary Artery Disease (Minor)	10%