Unum
Better Benefits at work.
Georgia Perimeter College

Group Critical Illness Insurance

Could your bank account survive a serious illness?
Be prepared with group critical illness insurance from Unum.

Who’s at risk?
- The risk of developing cancer over a lifetime is approximately 1 in 2 for men and 1 in 3 for women.1
- Advanced cancer drugs can cost as much as $2,500 to $10,000 per month.2

Key advantage
You can use this coverage more than once. If you receive a full benefit payout for a covered illness, your coverage can be continued for the remaining covered conditions. The diagnosis of a new covered illness must occur at least 90 days after the most recent diagnosis. Each condition is payable once in a lifetime.

Three reasons to buy this coverage at work
1. You get affordable rates when you buy this coverage through your employer, and the premiums are conveniently deducted from your paycheck.
2. Coverage is portable. You may take the coverage with you if you leave the company or retire without having to answer new health questions. Unum will bill you directly for the same premium amount.
3. Coverage becomes effective on the first day of the month in which payroll deductions begin.

How can critical illness insurance help?
Critical illness insurance can pay a lump sum benefit at the diagnosis of a covered illness. You choose the level of coverage – either $5,000 or $10,000 – and you can use the money any way you see fit.

Available family coverage
Who can have it? Benefit
Employees who are actively at work $5,000 and $10,000. If you elect an amount other than $5,000 or $10,000, your application will be returned.
Child(ren) newborn through age 24 and unmarried Eligible children are covered for the same conditions as employee and the following specific childhood conditions: cerebral palsy, cleft lip or palate, cystic fibrosis, Down syndrome and spina bifida. Diagnosis must occur after the child’s coverage effective date.
Spouse ages 17 through 64 with purchase of employee coverage4 $5,000 and $10,000. If you elect an amount other than $5,000 or $10,000, your application will be returned.

Covered conditions
<table>
<thead>
<tr>
<th>Condition</th>
<th>Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Heart attack</td>
<td>Blindness</td>
</tr>
<tr>
<td>Major organ failure</td>
<td>End-stage renal (kidney) failure</td>
</tr>
<tr>
<td>Occupational HIV</td>
<td>Benign brain tumor</td>
</tr>
<tr>
<td>Coronary artery bypass surgery; pays 25% of lump sum benefit</td>
<td>Carcinoma in situ;3 pays 25% of lump sum benefit</td>
</tr>
</tbody>
</table>

Covered conditions with time limitations
<table>
<thead>
<tr>
<th>Condition</th>
<th>Time limitation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stroke</td>
<td>Evidence of persistent neurological deficits confirmed by a neurologist at least 30 days after the event</td>
</tr>
<tr>
<td>Coma</td>
<td>Coma resulting from severe traumatic brain injury lasting for a period of 14 or more consecutive days</td>
</tr>
<tr>
<td>Permanent paralysis</td>
<td>Complete and permanent loss of the use of two or more limbs for continuous 90 days as a result of a covered accident</td>
</tr>
</tbody>
</table>

Please refer to the policy for complete details about these covered conditions.

How to apply:
Log on to: https://www.plane.biz/logons/georgiaperimetercollege/default.htm If you need assistance, call Dawn Rigsbee at 404-847-1035 or send an email to drigsbee@ascensionins.com.

3 Carcinoma in situ is defined as cancer that involves only cells in the tissue in which it began and that has not spread to nearby tissues.

4 Employees and spouses may be covered under a policy or the Spouse Rider, but not both.

THIS INSURANCE PROVIDES LIMITED BENEFITS.
Depending on the location of your employer, certificates issued under the following state plan designs include specific restrictions (ask your benefit counselor for details).
CA, ME, GA and TX – employees must have comprehensive medical coverage before purchasing group critical illness insurance
CA, IN and MN – occupational HIV is not a covered condition
PA – permanent paralysis is not a covered condition

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. See the actual policy or your Unum representative for specific provisions and details of availability.