



Could your bank account survive a serious illness?

Get protected with Group Critical Illness Insurance from Unum.

Lisa's story

Lisa was planning her daughter's wedding when a stroke disrupted her plans. Thanks to her critical illness coverage, Lisa was able to afford the treatment her medical insurance didn't cover. So she was able to focus on her goal for recovery: to dance at her daughter's wedding.



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.

How can critical illness insurance help?

Critical illness insurance can pay a lump sum benefit at the diagnosis of a critical illness. You can choose to purchase \$10,000, \$20,000 or \$30,000 of coverage—and you can use the money any way you see fit.

Who's at risk?

- The odds of developing cancer during a lifetime are one in two for men and one in three for women.¹
- Every 34 seconds someone in America will have a coronary event.²

Reasons to buy this coverage:

1. You get affordable rates when you buy this coverage through CAP Physicians Insurance Agency, Inc.
2. Coverage is portable. You may take the coverage with you if you leave or retire from CAP without having to answer new health questions. Unum will bill you directly.

**How to
apply**

Contact CAP Physicians Insurance Agency, Inc.

Covered conditions	
Heart attack	Blindness
Major organ failure	End-stage renal (kidney) failure
Benign brain tumor	Coronary artery bypass surgery; pays 25% of lump sum benefit
Cancer	Carcinoma in situ; ³ Pays 25% of lump sum benefit

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

Please see policy definitions for complete details about these covered conditions.

Group Critical Illness Insurance

Available family coverage

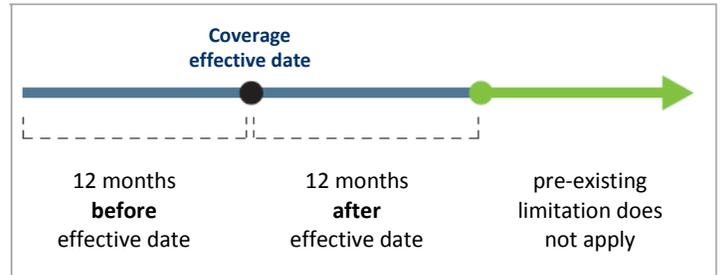
Who can have it?	Benefit
Physician Members who are actively at work	You can choose to purchase \$10,000, \$20,000 or \$30,000 of coverage.
Dependent children Newborn until their 26th birthday, regardless of marital or student status All eligible children are automatically covered at 25% of the employee benefit amount (no additional cost)	Eligible children are covered for the same conditions as employee and the following specific childhood conditions: Cerebra 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 member coverage 4	You can choose to purchase \$5,000, \$10,000 or \$15,000 of coverage.

Members must be a U.S. citizen or legally authorized to work in the United States and actively at work at U.S. location to receive coverage. Spouses and dependents must reside in the United States to receive coverage.

Provisions

Pre-existing condition** limitation

Unum will not pay benefits for a claim that is caused by, contributed to or occurs as a result of a pre-existing condition.



**** A pre-existing condition is a condition for which symptoms existed (within 12 months before your coverage effective date) that would cause a person to seek treatment from a physician or for which a person was treated or received medical advice from a physician, or took prescribed medicine. The determination on whether your condition qualifies as pre-existing will be based on the date of disability and not the date you notify Unum.**

Reduction of benefits

The benefit amount for the member and spouse reduces by 50% on the first policy anniversary date after the insured individual's 70th birthday. Premiums will not be reduced. For coverage purchased after age 70, benefit amounts will not be reduced.

THIS INSURANCE PROVIDES LIMITED BENEFITS.

1 American Cancer Society, "Cancer Facts & Figures 2015" (2015).

2 American Heart Association, "Heart Disease and Stroke Statistics—2013 Update: A Report from the American Heart Association," Circulation (Jan. 1/8, 2013).

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 Spouses who are both CAP members can only be covered as either a member or spouse, but not both.

Depending on your location, certificates issued under certain state plan designs include specific restriction (ask your representative for details)

Members must have comprehensive medical coverage before purchasing group critical illness insurance.

Underwritten by: Unum Life Insurance Company of America, Portland, Maine

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.

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