



Critical Illness Insurance

can pay money directly to you when you're diagnosed with certain serious illnesses.

How does it work?

Critical Illness Insurance can pay you a lump-sum benefit at the first diagnosis of a covered illness.* It can be used however you choose — even for expenses like co-pays, mortgage, rent or child care.

What's covered?

Illnesses covered by the base plan include:

- Heart attack
- Stroke
- Major organ transplant
- Permanent paralysis*** due to a covered accident
- End-stage renal (kidney) failure
- Coronary artery bypass surgery (pays 25% of lump-sum benefit)

Illnesses covered by the Cancer Benefit include:

- Cancer
- Carcinoma in situ¹ (pays 25% of lump-sum benefit)

Please refer to the policy for complete definitions of covered conditions. Coverage may vary by state.

It's smart to get coverage now

- You get affordable rates when you buy this policy through your employer, and the premiums are conveniently deducted from your paycheck.
- You own the policy, so you can keep it even if you leave the company or retire. Unum will bill you directly.
- Coverage becomes effective on the date you sign the application.

My Critical Illness worksheet

Costs to consider (with examples)

Medical deductible (\$1,500)	\$ _____
Out-of-pocket medical expenses (\$4,000) <i>(May include hospital stay, physician co-pays, physical therapy, medical equipment, prescription co-pays)</i>	\$ _____
Alternative treatments <i>(16 sessions = \$2,400)</i>	\$ _____
Home health care <i>(2 weeks = \$1,500)</i>	\$ _____
Child care <i>(4 weeks = \$800)</i>	\$ _____
Transportation to health facilities <i>(as much as \$700 for 2 plane tickets)</i>	\$ _____
Lodging near health facilities <i>(as much as \$1,000 for 5-night stay)</i>	\$ _____
Out-of-pocket expense total (\$11,900)	\$ _____

For illustrative purposes only. Approximate costs based on national averages. Costs will vary.

Critical Illness Insurance

Who can get coverage?

Critical Illness Insurance is offered to all eligible employees ages 16 to 69 (64 in California) who are actively at work. Choose the benefit amount that's right for you — from \$5,000 to \$50,000 in \$1,000 increments.²

Employer-selected benefit option

Your employer has included this option as part of your benefits, for an additional premium.

Health Screening Benefit

This benefit pays \$50 per calendar year per insured individual if a covered health-screening test is performed, including blood tests, chest X-rays, stress tests, mammograms and colonoscopies. Eligibility begins 30 days after the coverage effective date.^{***} A full list of more than 20 covered tests will be provided with your policy.

Employee-elected benefit option

Your employer may make this option available to you to purchase, for an additional premium.

Cancer and Carcinoma in Situ Rider

This rider includes cancer and/or carcinoma in situ as covered conditions — 100% of the benefit amount is payable for a cancer diagnosis and 25% for carcinoma in situ.

Policy provisions

Reduction of benefits

The benefit amount for the employee and spouse reduces by 50% on the first policy anniversary after the insured individual's 70th birthday, or five years after the policy effective date, whichever is later. Premiums for the policy will not be reduced. If partial benefits for coronary artery bypass surgery or carcinoma in situ have been paid prior to the reduction of benefits, then the new benefit amount will be calculated by applying 50% to the benefit amount reduced by the prior payout.

Benefit waiting period for the Enhanced plan

No benefits will be payable for cancer or carcinoma in situ if the date of diagnosis occurs during the first 30 days from the coverage effective date.

Available family coverage

Spouse Rider Ages 16 to 64 with purchase of employee policy ³	From \$5,000 to \$30,000 in \$1,000 increments ⁴
Child Rider Available for dependent children newborn until their 26th birthday, regardless of marital or student status, with purchase of an employee policy ⁵	\$2,500 or \$5,000 ⁵ — one rider covers all children

Employee must purchase coverage for themselves in order to purchase spouse or child coverage. Employees must be legally authorized to work in the United States and actively working at a U.S. location to receive coverage. Spouses and dependent children must reside in the United States to receive coverage.



THIS IS A LIMITED POLICY.

In CA, GA and MA, insured individuals must be covered by comprehensive health insurance before applying for benefits.

In MA, NJ, PA and VA, certificates of coverage will be issued.

^{*}This material is intended to be a brief description of the policy. The policy definitions, exclusions and limitations will be used to determine actual benefit decisions. After a policy is issued, you will have a 30-day period during which the policy can be canceled at no cost to you. Product availability and provisions may vary by state. See the actual policy or your Unum representative for specific provisions and details of availability.

^{**}Permanent paralysis is defined as complete and permanent loss of the use of two or more limbs for a continuous 180 days as a result of a covered accident.

^{***} WA does not have a 30 day waiting period on the Health Screening Benefit.

¹ Cancer that involves only cells in the tissue in which it began and that has not spread to nearby tissues.

² In WA, the minimum base policy is \$25,000. In FL, employee coverage is available from \$8,000 up to \$49,600 in \$1,600 increments. In NC, employee coverage is available from \$7,500 up to \$49,500 in \$1,500 increments.

³ Spouses who work for the same employer can only be covered as either an employee or spouse, but not both.

⁴ In TX, Spouse Rider maximum is \$25,000. In FL, spouse coverage is available from \$8,000 up to \$28,800 in \$1,600 increments. In NC, spouse coverage is available from \$7,500 to \$30,000 in \$1,500 increments.

⁵ In KS, Child Rider minimum is \$10,000.

Underwritten by: Provident Life and Accident Insurance Company, Chattanooga, Tennessee
Unum complies with all state civil union and domestic partner laws when applicable.

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Voluntary Workplace Benefits - Specified Critical Illness

Non-Tobacco

**Monthly Premiums
California Rates**

**Non-Tobacco
OHFL**

Face Amount*	Issue Ages 16 - 29		Issue Ages 30 - 39		Issue Ages 40 - 49		Issue Ages 50 - 59		Issue Ages 60 - 64**	
	Critical Illness + HSB***	Cancer Rider	Critical Illness + HSB***	Cancer Rider	Critical Illness + HSB***	Cancer Rider	Critical Illness + HSB***	Cancer Rider	Critical Illness + HSB***	Cancer Rider
\$5,000	2.83	0.96	3.87	1.65	5.86	3.43	8.89	6.11	13.27	9.54
\$6,000	3.00	1.17	4.30	2.00	6.68	4.12	10.32	7.33	15.57	11.40
\$7,000	3.22	1.35	4.69	2.34	7.51	4.77	11.75	8.54	17.86	13.31
\$8,000	3.43	1.52	5.12	2.65	8.33	5.46	13.18	9.80	20.16	15.21
\$9,000	3.65	1.74	5.56	2.99	9.15	6.16	14.61	11.01	22.46	17.12
\$10,000	3.87	1.91	5.95	3.34	9.98	6.81	16.04	12.22	24.75	19.03
\$11,000	4.08	2.13	6.38	3.64	10.80	7.50	17.47	13.44	27.05	20.93
\$12,000	4.30	2.30	6.81	3.99	11.58	8.19	18.90	14.65	29.35	22.84
\$13,000	4.47	2.47	7.20	4.29	12.40	8.84	20.33	15.86	31.64	24.70
\$14,000	4.69	2.69	7.64	4.64	13.23	9.54	21.76	17.12	33.94	26.61
\$15,000	4.91	2.86	8.07	4.99	14.05	10.23	23.19	18.33	36.28	28.52
\$16,000	5.12	3.08	8.46	5.29	14.87	10.88	24.62	19.55	38.58	30.42
\$17,000	5.34	3.25	8.89	5.64	15.70	11.57	26.05	20.76	40.87	32.33
\$18,000	5.56	3.43	9.33	5.94	16.52	12.27	27.48	21.97	43.17	34.24
\$19,000	5.73	3.64	9.76	6.29	17.34	12.96	28.91	23.19	45.47	36.10
\$20,000	5.95	3.82	10.15	6.63	18.17	13.61	30.34	24.40	47.76	38.01
\$21,000	6.16	3.99	10.58	6.94	18.99	14.30	31.77	25.66	50.06	39.91
\$22,000	6.38	4.21	11.02	7.28	19.81	15.00	33.20	26.87	52.36	41.82
\$23,000	6.60	4.38	11.41	7.63	20.64	15.65	34.63	28.08	54.65	43.73
\$24,000	6.81	4.60	11.84	7.93	21.46	16.34	36.06	29.30	56.95	45.63
\$25,000	7.03	4.77	12.27	8.28	22.24	17.03	37.49	30.51	59.25	47.54
\$26,000	7.20	4.94	12.66	8.58	23.06	17.68	38.92	31.72	61.54	49.40
\$27,000	7.42	5.16	13.10	8.93	23.89	18.38	40.35	32.98	63.84	51.31
\$28,000	7.64	5.33	13.53	9.28	24.71	19.07	41.78	34.19	66.18	53.22
\$29,000	7.85	5.55	13.92	9.58	25.53	19.72	43.21	35.41	68.48	55.12
\$30,000	8.07	5.72	14.35	9.93	26.36	20.41	44.64	36.62	70.77	57.03

Child Rider

Face Amount	Critical Illness + HSB***	Cancer Rider
\$2,500	2.87	0.74
\$5,000	3.56	1.43

* The spouse face amount maximum is \$30,000 (TX maximum \$25,000).

California applicants must have Comprehensive Health coverage before applying for Specified Critical Illness coverage.

** Max issue age is 64 for both employee and spouse in California.

***The Health Screening Benefit Rider provides \$50 per calendar year per covered person(s).

***Once the Health Screening Benefit Rider is chosen by the employer, all insureds covered by a Critical Illness policy or Critical Illness rider will automatically receive this benefit.

Voluntary Workplace Benefits - Specified Critical Illness

Non-Tobacco

**Monthly Premiums
California Rates**

**Non-Tobacco
OHFL**

Face Amount*	Issue Ages 16 - 29		Issue Ages 30 - 39		Issue Ages 40 - 49		Issue Ages 50 - 59		Issue Ages 60 - 64**	
	Critical Illness + HSB***	Cancer Rider	Critical Illness + HSB***	Cancer Rider	Critical Illness + HSB***	Cancer Rider	Critical Illness + HSB***	Cancer Rider	Critical Illness + HSB***	Cancer Rider
\$35,000	9.11	6.68	16.48	11.57	30.47	23.84	51.79	42.73	82.26	66.52
\$40,000	10.15	7.63	18.56	13.22	34.55	27.22	58.94	48.84	93.74	76.01
\$45,000	11.19	8.58	20.68	14.87	38.66	30.64	66.09	54.91	105.27	85.50
\$50,000	12.27	9.54	22.76	16.51	42.78	34.02	73.24	61.02	116.75	95.03

Child Rider

Face Amount	Critical Illness + HSB***	Cancer Rider
\$2,500	2.87	0.74
\$5,000	3.56	1.43

* The spouse face amount maximum is \$30,000 (TX maximum \$25,000).

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Voluntary Workplace Benefits - Specified Critical Illness

Tobacco

**Monthly Premiums
California Rates**

**Tobacco
OHFL**

Face Amount*	Issue Ages 16 - 29		Issue Ages 30 - 39		Issue Ages 40 - 49		Issue Ages 50 - 59		Issue Ages 60 - 64**	
	Critical Illness + HSB***	Cancer Rider	Critical Illness + HSB***	Cancer Rider	Critical Illness + HSB***	Cancer Rider	Critical Illness + HSB***	Cancer Rider	Critical Illness + HSB***	Cancer Rider
\$5,000	3.39	1.61	5.43	2.82	9.67	7.02	16.22	11.53	23.80	18.68
\$6,000	3.74	1.95	6.12	3.38	11.23	8.41	19.12	13.83	28.22	22.41
\$7,000	4.08	2.26	6.86	3.95	12.84	9.84	21.98	16.12	32.64	26.13
\$8,000	4.39	2.56	7.59	4.51	14.40	11.23	24.88	18.42	37.06	29.86
\$9,000	4.73	2.91	8.33	5.07	16.00	12.61	27.79	20.72	41.44	33.59
\$10,000	5.08	3.21	9.07	5.64	17.56	14.00	30.65	23.01	45.86	37.31
\$11,000	5.38	3.56	9.80	6.20	19.12	15.43	33.55	25.31	50.28	41.04
\$12,000	5.73	3.86	10.54	6.72	20.72	16.82	36.45	27.61	54.70	44.77
\$13,000	6.03	4.16	11.23	7.28	22.28	18.20	39.31	29.90	59.07	48.49
\$14,000	6.38	4.51	11.97	7.85	23.89	19.63	42.22	32.20	63.49	52.22
\$15,000	6.73	4.81	12.71	8.41	25.45	21.02	45.12	34.54	67.91	55.99
\$16,000	7.03	5.16	13.44	8.97	27.05	22.41	47.98	36.84	72.33	59.72
\$17,000	7.38	5.46	14.18	9.54	28.61	23.84	50.88	39.13	76.71	63.44
\$18,000	7.68	5.77	14.92	10.10	30.21	25.22	53.79	41.43	81.13	67.17
\$19,000	8.03	6.11	15.61	10.66	31.77	26.61	56.69	43.73	85.55	70.90
\$20,000	8.37	6.42	16.35	11.23	33.38	28.04	59.55	46.02	89.97	74.62
\$21,000	8.68	6.72	17.08	11.79	34.94	29.43	62.45	48.32	94.39	78.35
\$22,000	9.02	7.07	17.82	12.35	36.54	30.81	65.36	50.62	98.77	82.08
\$23,000	9.37	7.37	18.56	12.92	38.10	32.20	68.22	52.91	103.19	85.80
\$24,000	9.67	7.72	19.29	13.48	39.66	33.63	71.12	55.21	107.61	89.53
\$25,000	10.02	8.02	20.03	14.00	41.26	35.02	74.02	57.51	112.03	93.26
\$26,000	10.32	8.32	20.72	14.56	42.82	36.40	76.88	59.80	116.40	96.98
\$27,000	10.67	8.67	21.46	15.13	44.43	37.83	79.79	62.10	120.82	100.71
\$28,000	11.02	8.97	22.20	15.69	45.99	39.22	82.69	64.44	125.24	104.48
\$29,000	11.32	9.32	22.93	16.25	47.59	40.61	85.55	66.74	129.66	108.21
\$30,000	11.67	9.62	23.67	16.82	49.15	42.04	88.45	69.03	134.04	111.93

Child Rider

Face Amount	Critical Illness + HSB***	Cancer Rider
\$2,500	2.87	0.74
\$5,000	3.56	1.43

* The spouse face amount maximum is \$30,000 (TX maximum \$25,000).

California applicants must have Comprehensive Health coverage before applying for Specified Critical Illness coverage.

** Max issue age is 64 for both employee and spouse in California.

***The Health Screening Benefit Rider provides \$50 per calendar year per covered person(s).

***Once the Health Screening Benefit Rider is chosen by the employer, all insureds covered by a Critical Illness policy or Critical Illness rider will automatically receive this benefit.

Voluntary Workplace Benefits - Specified Critical Illness

Tobacco

Monthly Premiums California Rates

**Tobacco
OHFL**

Face Amount*	Issue Ages 16 - 29		Issue Ages 30 - 39		Issue Ages 40 - 49		Issue Ages 50 - 59		Issue Ages 60 - 64**	
	Critical Illness + HSB***	Cancer Rider	Critical Illness + HSB***	Cancer Rider	Critical Illness + HSB***	Cancer Rider	Critical Illness + HSB***	Cancer Rider	Critical Illness + HSB***	Cancer Rider
\$35,000	13.31	11.23	27.31	19.63	57.08	49.01	102.93	80.52	156.10	130.57
\$40,000	14.96	12.83	30.95	22.41	64.97	56.03	117.36	92.00	178.15	149.20
\$45,000	16.61	14.43	34.59	25.22	72.85	63.01	131.83	103.53	200.21	167.88
\$50,000	18.25	16.04	38.27	28.04	80.74	70.03	146.26	115.01	222.27	186.51

Child Rider

Face Amount	Critical Illness + HSB***	Cancer Rider
\$2,500	2.87	0.74
\$5,000	3.56	1.43

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Voluntary Workplace Benefits - Specified Critical Illness

Non-Tobacco

Monthly Premiums

Non-Tobacco

These rates are not to be used in California, Florida or Maryland.

OHFL

Face Amount*	Issue Ages 16 - 29		Issue Ages 30 - 39		Issue Ages 40 - 49		Issue Ages 50 - 59		Issue Ages 60 - 69**	
	Critical Illness + HSB***	Cancer Rider	Critical Illness + HSB***	Cancer Rider	Critical Illness + HSB***	Cancer Rider	Critical Illness + HSB***	Cancer Rider	Critical Illness + HSB***	Cancer Rider
\$5,000	2.83	0.87	3.87	1.43	5.86	3.08	8.89	5.64	13.27	8.97
\$6,000	3.00	1.04	4.30	1.69	6.68	3.69	10.32	6.72	15.57	10.75
\$7,000	3.22	1.22	4.69	2.00	7.51	4.29	11.75	7.85	17.86	12.57
\$8,000	3.43	1.39	5.12	2.26	8.33	4.90	13.18	8.97	20.16	14.35
\$9,000	3.65	1.56	5.56	2.56	9.15	5.51	14.61	10.10	22.46	16.12
\$10,000	3.87	1.74	5.95	2.82	9.98	6.11	16.04	11.23	24.75	17.90
\$11,000	4.08	1.91	6.38	3.08	10.80	6.72	17.47	12.35	27.05	19.72
\$12,000	4.30	2.04	6.81	3.38	11.58	7.33	18.90	13.48	29.35	21.50
\$13,000	4.47	2.21	7.20	3.64	12.40	7.93	20.33	14.56	31.64	23.27
\$14,000	4.69	2.39	7.64	3.95	13.23	8.54	21.76	15.69	33.94	25.09
\$15,000	4.91	2.56	8.07	4.21	14.05	9.19	23.19	16.82	36.28	26.87
\$16,000	5.12	2.73	8.46	4.51	14.87	9.80	24.62	17.94	38.58	28.65
\$17,000	5.34	2.91	8.89	4.77	15.70	10.40	26.05	19.07	40.87	30.47
\$18,000	5.56	3.08	9.33	5.07	16.52	11.01	27.48	20.20	43.17	32.24
\$19,000	5.73	3.25	9.76	5.33	17.34	11.62	28.91	21.28	45.47	34.02
\$20,000	5.95	3.43	10.15	5.64	18.17	12.22	30.34	22.41	47.76	35.84
\$21,000	6.16	3.60	10.58	5.90	18.99	12.83	31.77	23.53	50.06	37.62
\$22,000	6.38	3.77	11.02	6.20	19.81	13.44	33.20	24.66	52.36	39.39
\$23,000	6.60	3.95	11.41	6.46	20.64	14.04	34.63	25.79	54.65	41.17
\$24,000	6.81	4.12	11.84	6.72	21.46	14.65	36.06	26.91	56.95	42.99
\$25,000	7.03	4.25	12.27	7.02	22.24	15.26	37.49	28.04	59.25	44.77
\$26,000	7.20	4.42	12.66	7.28	23.06	15.86	38.92	29.12	61.54	46.54
\$27,000	7.42	4.60	13.10	7.59	23.89	16.47	40.35	30.25	63.84	48.36
\$28,000	7.64	4.77	13.53	7.85	24.71	17.12	41.78	31.38	66.18	50.14
\$29,000	7.85	4.94	13.92	8.15	25.53	17.73	43.21	32.50	68.48	51.92
\$30,000	8.07	5.12	14.35	8.41	26.36	18.33	44.64	33.63	70.77	53.74

Child Rider

Face Amount	Critical Illness + HSB***	Cancer Rider
\$2,500	2.87	0.74
\$5,000	3.56	1.43

* The spouse face amount maximum is \$30,000 (TX maximum \$25,000).

Employee coverage in Washington is limited to a minimum Face Amount of \$25,000.

Georgia applicants must have Comprehensive Health coverage before applying for Specified Critical Illness coverage.

New Hampshire: CI01 not available.

** Spouse coverage is issued up to age 64 for all states.

***The Health Screening Benefit Rider provides \$50 per calendar year per covered person(s).

***Once the Health Screening Benefit Rider is chosen by the employer, all insureds covered by a Critical Illness policy or Critical Illness rider will automatically receive this benefit.

Voluntary Workplace Benefits - Specified Critical Illness

Non-Tobacco

Monthly Premiums

Non-Tobacco

OHFL

These rates are not to be used in California, Florida or Maryland.

Face Amount*	Issue Ages 16 - 29		Issue Ages 30 - 39		Issue Ages 40 - 49		Issue Ages 50 - 59		Issue Ages 60 - 69**	
	Critical Illness + HSB***	Cancer Rider	Critical Illness + HSB***	Cancer Rider	Critical Illness + HSB***	Cancer Rider	Critical Illness + HSB***	Cancer Rider	Critical Illness + HSB***	Cancer Rider
\$35,000	9.11	5.98	16.48	9.84	30.47	21.37	51.79	39.22	82.26	62.66
\$40,000	10.15	6.81	18.56	11.23	34.55	24.40	58.94	44.81	93.74	71.63
\$45,000	11.19	7.67	20.68	12.61	38.66	27.48	66.09	50.40	105.27	80.56
\$50,000	12.27	8.54	22.76	14.00	42.78	30.51	73.24	56.03	116.75	89.53

Child Rider

Face Amount	Critical Illness + HSB***	Cancer Rider
\$2,500	2.87	0.74
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Tobacco

Monthly Premiums

**Tobacco
OHFL**

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Face Amount*	Issue Ages 16 - 29		Issue Ages 30 - 39		Issue Ages 40 - 49		Issue Ages 50 - 59		Issue Ages 60 - 69**	
	Critical Illness + HSB***	Cancer Rider	Critical Illness + HSB***	Cancer Rider	Critical Illness + HSB***	Cancer Rider	Critical Illness + HSB***	Cancer Rider	Critical Illness + HSB***	Cancer Rider
\$5,000	3.39	1.52	5.43	2.56	9.67	6.68	16.22	11.01	23.80	18.12
\$6,000	3.74	1.82	6.12	3.08	11.23	8.02	19.12	13.22	28.22	21.76
\$7,000	4.08	2.13	6.86	3.60	12.84	9.32	21.98	15.43	32.64	25.35
\$8,000	4.39	2.43	7.59	4.12	14.40	10.66	24.88	17.64	37.06	28.99
\$9,000	4.73	2.73	8.33	4.60	16.00	12.01	27.79	19.81	41.44	32.59
\$10,000	5.08	3.04	9.07	5.12	17.56	13.31	30.65	22.02	45.86	36.23
\$11,000	5.38	3.34	9.80	5.64	19.12	14.65	33.55	24.23	50.28	39.83
\$12,000	5.73	3.60	10.54	6.16	20.72	15.99	36.45	26.44	54.70	43.47
\$13,000	6.03	3.90	11.23	6.63	22.28	17.29	39.31	28.60	59.07	47.06
\$14,000	6.38	4.21	11.97	7.15	23.89	18.64	42.22	30.81	63.49	50.70
\$15,000	6.73	4.51	12.71	7.67	25.45	19.98	45.12	33.02	67.91	54.30
\$16,000	7.03	4.81	13.44	8.19	27.05	21.28	47.98	35.23	72.33	57.94
\$17,000	7.38	5.12	14.18	8.67	28.61	22.62	50.88	37.40	76.71	61.58
\$18,000	7.68	5.42	14.92	9.19	30.21	23.97	53.79	39.61	81.13	65.18
\$19,000	8.03	5.72	15.61	9.71	31.77	25.31	56.69	41.82	85.55	68.82
\$20,000	8.37	6.03	16.35	10.23	33.38	26.61	59.55	44.03	89.97	72.41
\$21,000	8.68	6.33	17.08	10.75	34.94	27.95	62.45	46.24	94.39	76.05
\$22,000	9.02	6.63	17.82	11.23	36.54	29.30	65.36	48.41	98.77	79.65
\$23,000	9.37	6.94	18.56	11.75	38.10	30.60	68.22	50.62	103.19	83.29
\$24,000	9.67	7.24	19.29	12.27	39.66	31.94	71.12	52.83	107.61	86.89
\$25,000	10.02	7.50	20.03	12.79	41.26	33.28	74.02	55.04	112.03	90.53
\$26,000	10.32	7.80	20.72	13.26	42.82	34.58	76.88	57.20	116.40	94.12
\$27,000	10.67	8.11	21.46	13.78	44.43	35.93	79.79	59.41	120.82	97.76
\$28,000	11.02	8.41	22.20	14.30	45.99	37.27	82.69	61.62	125.24	101.36
\$29,000	11.32	8.71	22.93	14.82	47.59	38.57	85.55	63.83	129.66	105.00
\$30,000	11.67	9.02	23.67	15.30	49.15	39.91	88.45	66.00	134.04	108.64

Child Rider

Face Amount	Critical Illness + HSB***	Cancer Rider
\$2,500	2.87	0.74
\$5,000	3.56	1.43

* The spouse face amount maximum is \$30,000 (TX maximum \$25,000).

Employee coverage in Washington is limited to a minimum Face Amount of \$25,000.

Georgia applicants must have Comprehensive Health coverage before applying for Specified Critical Illness coverage.

New Hampshire: CI01 not available.

** Spouse coverage is issued up to age 64 for all states.

***The Health Screening Benefit Rider provides \$50 per calendar year per covered person(s).

***Once the Health Screening Benefit Rider is chosen by the employer, all insureds covered by a Critical Illness policy or Critical Illness rider will automatically receive this benefit.

Voluntary Workplace Benefits - Specified Critical Illness

Tobacco

Monthly Premiums

**Tobacco
OHFL**

These rates are not to be used in California, Florida or Maryland.

Face Amount*	Issue Ages 16 - 29		Issue Ages 30 - 39		Issue Ages 40 - 49		Issue Ages 50 - 59		Issue Ages 60 - 69**	
	Critical Illness + HSB***	Cancer Rider	Critical Illness + HSB***	Cancer Rider	Critical Illness + HSB***	Cancer Rider	Critical Illness + HSB***	Cancer Rider	Critical Illness + HSB***	Cancer Rider
\$35,000	13.31	10.53	27.31	17.86	57.08	46.59	102.93	77.01	156.10	126.71
\$40,000	14.96	12.01	30.95	20.41	64.97	53.22	117.36	88.01	178.15	144.82
\$45,000	16.61	13.52	34.59	22.97	72.85	59.89	131.83	99.02	200.21	162.94
\$50,000	18.25	15.04	38.27	25.53	80.74	66.52	146.26	110.03	222.27	181.01

Child Rider

Face Amount	Critical Illness + HSB***	Cancer Rider
\$2,500	2.87	0.74
\$5,000	3.56	1.43

* The spouse face amount maximum is \$30,000 (TX maximum \$25,000).

Employee coverage in Washington is limited to a minimum Face Amount of \$25,000.

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