



Voluntary Benefits

Prepared for

CaLARTS[®] CALIFORNIA INSTITUTE OF THE ARTS[®]

How it protects

- Pays a lump sum benefit at first diagnosis of covered illness
- Covered illnesses include heart attack, stroke, major organ transplants, permanent paralysis, bypass surgery, kidney failure and cancer
- Benefit can be used however employees choose for the expenses health insurance doesn't cover

Product options

- Range of benefit amounts (\$5k - \$50k)
- Preventive care through optional benefit for health screenings
- Riders for spouse and children

Who's at risk?

- **More than 71 million Americans have some form of cardiovascular disease, which can lead to stroke and heart attack.¹**
- **The estimated probability of developing cancer during a lifetime:**
 - 1 in 2 for men
 - 1 in 3 for women.²

Critical Illness Rates - Example

Non-Tobacco

Weekly Premiums
California Rates

Non-Tobacco
Critical Illness with Cancer

Benefit Amount*	Issue Ages 16 - 29			Issue Ages 30 - 39			Issue Ages 40 - 49			Issue Ages 50 - 59			Issue Ages 60 - 64**		
	Critical Illness	+ ASCI**	+ HSB***	Critical Illness	+ ASCI**	+ HSB***	Critical Illness	+ ASCI**	+ HSB***	Critical Illness	+ ASCI**	+ HSB***	Critical Illness	+ ASCI**	+ HSB***
5,000	0.35	0.76	0.47	0.52	0.97	0.47	1.07	1.41	0.47	1.87	2.33	0.47	3.02	3.26	0.47
6,000	0.42	0.82	0.47	0.63	1.07	0.47	1.28	1.61	0.47	2.25	2.70	0.47	3.62	3.82	0.47
7,000	0.49	0.88	0.47	0.73	1.17	0.47	1.49	1.80	0.47	2.62	3.08	0.47	4.22	4.39	0.47
8,000	0.56	0.94	0.47	0.83	1.28	0.47	1.70	2.00	0.47	2.99	3.46	0.47	4.82	4.95	0.47
9,000	0.63	1.00	0.47	0.94	1.37	0.47	1.91	2.19	0.47	3.37	3.82	0.47	5.42	5.51	0.47
10,000	0.70	1.06	0.47	1.04	1.48	0.47	2.13	2.37	0.47	3.74	4.20	0.47	6.03	6.07	0.47
11,000	0.77	1.12	0.47	1.15	1.57	0.47	2.34	2.57	0.47	4.12	4.57	0.47	6.63	6.63	0.47
12,000	0.83	1.19	0.47	1.25	1.68	0.47	2.55	2.76	0.47	4.49	4.95	0.47	7.23	7.19	0.47
13,000	0.90	1.25	0.47	1.35	1.79	0.47	2.76	2.96	0.47	4.86	5.33	0.47	7.83	7.76	0.47
14,000	0.97	1.30	0.47	1.46	1.88	0.47	2.98	3.14	0.47	5.24	5.69	0.47	8.44	8.31	0.47
15,000	1.04	1.36	0.47	1.56	1.99	0.47	3.19	3.33	0.47	5.61	6.07	0.47	9.04	8.87	0.47
16,000	1.11	1.42	0.47	1.67	2.08	0.47	3.40	3.53	0.47	5.99	6.44	0.47	9.64	9.43	0.47
17,000	1.18	1.48	0.47	1.77	2.19	0.47	3.61	3.72	0.47	6.36	6.82	0.47	10.24	10.00	0.47
18,000	1.25	1.54	0.47	1.87	2.29	0.47	3.83	3.90	0.47	6.73	7.19	0.47	10.85	10.55	0.47
19,000	1.32	1.60	0.47	1.98	2.39	0.47	4.04	4.10	0.47	7.11	7.56	0.47	11.45	11.11	0.47
20,000	1.39	1.66	0.47	2.08	2.49	0.47	4.25	4.29	0.47	7.48	7.94	0.47	12.05	11.68	0.47
21,000	1.46	1.72	0.47	2.18	2.60	0.47	4.46	4.49	0.47	7.85	8.32	0.47	12.65	12.24	0.47
22,000	1.53	1.78	0.47	2.29	2.69	0.47	4.67	4.68	0.47	8.23	8.68	0.47	13.25	12.80	0.47
23,000	1.60	1.84	0.47	2.39	2.80	0.47	4.89	4.86	0.47	8.60	9.06	0.47	13.86	13.36	0.47
24,000	1.67	1.90	0.47	2.50	2.89	0.47	5.10	5.06	0.47	8.98	9.43	0.47	14.46	13.92	0.47
25,000	1.73	1.97	0.47	2.60	3.00	0.47	5.31	5.25	0.47	9.35	9.81	0.47	15.06	14.48	0.47
26,000	1.80	2.03	0.47	2.70	3.11	0.47	5.52	5.45	0.47	9.72	10.19	0.47	15.66	15.05	0.47
27,000	1.87	2.08	0.47	2.81	3.20	0.47	5.74	5.63	0.47	10.10	10.55	0.47	16.27	15.60	0.47
28,000	1.94	2.14	0.47	2.91	3.31	0.47	5.95	5.82	0.47	10.47	10.93	0.47	16.87	16.16	0.47
29,000	2.01	2.20	0.47	3.02	3.40	0.47	6.16	6.02	0.47	10.85	11.30	0.47	17.47	16.72	0.47
30,000	2.08	2.26	0.47	3.12	3.51	0.47	6.37	6.21	0.47	11.22	11.68	0.47	18.07	17.29	0.47

Can purchase up to \$50,000 lump sum. Above rates are Non-Tobacco rates.

Child Rider

Benefit Amount	Critical Illness	+ ASCI**	+ HSB***
5,000	0.10	0.20	0.47
10,000	0.19	0.41	0.47

***HSB = Health Screening Benefit
\$50 reimbursed for doing a yearly well exam

**ASCI = Cancer Option



¹National Safety Council, "Injury Facts," 2005-2006 edition, page 25.

²Commissioners Individual Disability Table A, Society of Actuaries, 1985.

³National Safety Council, "Report on Injuries in America, 2005-2006," page 51.

Accident Insurance

How it protects

- Pays a lump sum benefit based on type of injury sustained and treatment needed
- Covered injuries include broken bones, cuts, burns, eye injuries, ruptured discs
- Benefit can be used however employees choose for the expenses health insurance doesn't cover

Typical product options

- On-job and off-job coverage
- Rider for hospital confinement for sickness
- Riders for spouse and children

Who's at risk?

- **Americans make more than 40 million emergency room visits a year for unintentional injuries.¹**
- **Three out of every ten employees between ages 35 – 65 will be out of work three months or longer due to an accident or illness.²**
- **American employers lose 80 million days' worth of productivity per year due to disabling injuries in the workforce.³**

Accident benefit examples

Claimant – Employee, 40 year old

- Accident – fell down stairs at home
- Injury – fractured toe and ACL tear

Out-of-pocket expenses incurred:

- \$100 emergency room co-pay
- \$250 deductible
- \$750 co-pay for surgery (\$3,750 x 20%)
- \$90 co-pay for six physical therapy visits

Total out-of-pocket expenses \$1,190

Benefits paid:

- \$150 emergency room treatment
- \$100 appliance (knee brace)
- \$100 fractured toe
- \$400 ligament tear w/ surgical repair
- \$150 for six physical therapy visits

Total benefit paid under policy = \$900

Claimant – Child, 16 year old

- Accident – basketball practice injury
- Injury – sprained ankle

Out-of-Pocket expenses incurred:

- \$100 emergency room co-pay
- \$15 co-pay for doctor follow up visit

Total out-of-pocket expenses \$115

Benefits paid:

- \$150 emergency room treatment
- \$100 appliance (crutches)
- \$50 follow-up treatment

Total benefit paid under policy = \$300

Accident Rates

Family Coverage Options – Weekly Premiums			
Individual	Individual & Spouse	One Parent Family	Two Parent Family
\$3.78	\$5.40	\$7.20	\$8.82

Sickness Hospital Confinement Option – Weekly Premiums			
Individual	Individual & Spouse	One Parent Family	Two Parent Family
\$.81	\$1.62	\$1.38	\$2.19

Long Term Care

How it protects

- Also known as Asset protection. Medicaid begins after all other assets are depleted and Medicare starts at age 65.
- Provides a monthly lump sum between \$2,000 to \$9,000 and a duration of 3 yrs, 6 yrs and Lifetime. Employee chooses benefit amount and duration.
- Pays while at home or in a registered facility.
- Eligible if can not perform 2 activities of daily living: eating, bathing, dressing, toileting, transferring, continence and severe cognitive impairment.

Plan Highlights

- There are no medical questions up to \$6,000 or 6 year duration.
- Family members can join at group rates with medical survey. Grandparents, parents, siblings, children and spouse. Spouse Grandparents, parents, and siblings are included.
- Simple or Compound inflation options.


Who's at risk?

- **Nearly 57% of submitted claims are for people younger than age 65**
- **Average age is 54**
- **Three out of every ten between the ages of 35-65 will be out of work three months or longer due to accident or illness**
- **Leading Causes**

1	Cancer
2	Trauma
3	Stroke
4	Neurological disease

Long Term Care Rates

Rates are per \$1,000. If you choose a \$4,000 benefit...multiply 4 x the rate.

 <p style="text-align: center;"><i>Rates Shown are for \$1,000 Facility Monthly Benefit (You may choose from \$2,000 - \$9,000 in Facility Monthly Benefit)</i></p>									
Monthly Rates	Plan 1			Plan 2			Plan 3		
	Facility; Home and Community Based Care 75%;			Facility; Home and Community Based Care 75%; Simple Inflation;			Facility; Home and Community Based Care 75%; Compound Inflation;		
Benefit Duration	3 YR	6 YR	Lifetime	3 YR	6 YR	Lifetime	3 YR	6 YR	Lifetime
AGE									
18 - 30	3.70	5.00	7.90	9.00	12.30	16.20	23.90	32.80	43.40
31	3.90	5.30	8.00	9.40	13.00	17.00	24.70	33.80	44.70
32	4.10	5.50	8.20	9.90	13.60	17.90	25.50	34.90	46.10
33	4.30	5.80	8.40	10.40	14.30	18.80	26.30	36.00	47.50
34	4.50	6.00	8.70	10.90	15.00	19.70	27.10	37.10	49.00
35	4.70	6.30	9.00	11.50	15.80	20.70	28.00	38.30	50.50
36	5.00	6.60	9.30	12.10	16.60	21.70	28.90	39.60	52.10
37	5.20	7.00	9.60	12.80	17.50	22.80	29.90	40.80	53.80
38	5.50	7.30	9.90	13.40	18.40	24.00	30.80	42.20	55.50
39	5.80	7.70	10.30	14.10	19.30	25.20	31.90	43.50	57.30
40	6.10	8.10	10.70	14.90	20.30	26.50	32.90	45.00	59.10
41	6.30	8.40	11.00	15.40	21.00	27.30	33.70	46.00	60.50
42	6.60	8.70	11.30	16.00	21.70	28.20	34.50	47.10	61.80
43	6.80	9.00	11.70	16.70	22.50	29.10	35.40	48.30	63.30
44	7.10	9.40	12.10	17.30	23.40	30.10	36.40	49.50	65.00
45	7.50	9.80	12.60	18.10	24.30	31.20	37.40	50.90	66.70
46	7.80	10.20	13.00	18.80	25.20	32.30	38.40	52.20	68.40
47	8.10	10.60	13.50	19.50	26.00	33.30	39.10	53.20	69.60
48	8.70	11.30	14.30	20.70	27.60	35.10	41.10	55.80	72.80
49	9.30	12.00	15.20	22.00	29.30	37.20	43.20	58.70	76.50
50	9.90	12.80	16.10	23.50	31.20	39.40	45.50	61.70	80.30

¹National Safety Council, "Injury Facts," 2005-2006 edition, page 25.

²Commissioners Individual Disability Table A, Society of Actuaries, 1985.

³National Safety Council, "Report on Injuries in America, 2005-2006," page 51.

Monthly Rates	<u>Plan 1</u>			<u>Plan 2</u>			<u>Plan 3</u>		
	Facility; Home and Community Based Care 75%;			Facility; Home and Community Based Care 75%; Simple Inflation;			Facility; Home and Community Based Care 75%; Compound Inflation;		
<i>Benefit Duration</i>	3 YR	6 YR	Lifetime	3 YR	6 YR	Lifetime	3 YR	6 YR	Lifetime
AGE									
51	10.70	13.90	17.40	25.20	33.50	42.20	48.20	65.50	85.10
52	11.50	15.00	18.80	27.10	35.90	45.30	51.00	69.50	90.20
53	12.20	15.90	20.00	28.60	37.80	47.60	52.90	72.00	93.50
54	13.00	16.90	21.30	30.10	39.70	50.00	54.80	74.50	97.10
55	13.90	18.10	22.80	31.80	42.00	52.90	56.90	77.20	101.10
56	14.70	19.20	24.30	33.60	44.30	55.70	59.10	80.00	105.10
57	15.70	20.50	25.90	35.30	46.60	58.50	61.20	82.70	109.10
58	16.90	22.10	28.00	37.70	49.70	62.30	64.30	86.70	114.70
59	18.20	23.90	30.30	40.40	53.20	66.60	67.90	91.50	121.20
60	19.80	26.00	32.90	43.40	56.80	71.30	72.00	96.80	128.60
61	21.60	28.30	36.00	46.60	61.30	77.00	77.20	104.20	137.50
62	23.50	30.80	39.30	50.00	66.10	83.10	82.80	112.10	146.80
63	25.30	33.20	42.50	52.90	70.30	88.50	87.20	118.50	154.50
64	27.20	35.60	45.80	55.80	74.50	93.90	91.90	125.30	162.30
65	30.20	39.50	51.30	59.60	80.00	102.10	95.70	130.80	171.30
66	32.30	42.20	55.00	62.80	84.70	108.60	100.40	137.50	180.00
67	35.80	46.80	61.10	68.70	93.10	119.10	109.30	150.00	196.30
68	38.80	50.60	66.30	73.20	99.70	128.10	116.10	159.70	208.90
69	41.90	54.70	71.70	77.80	106.30	136.60	123.10	169.60	221.50
70	45.50	59.30	77.80	83.20	114.40	147.00	131.30	181.30	236.40
71	49.90	64.90	85.10	89.70	123.10	157.70	139.60	192.70	250.60
72	55.30	71.90	94.00	97.60	133.80	170.90	150.20	207.10	268.50
73	61.00	79.40	103.40	105.80	144.90	184.30	160.90	221.60	286.40
74	67.50	87.60	113.80	114.90	157.00	199.00	172.70	237.60	305.90
75	76.50	99.30	129.80	124.10	169.60	217.30	181.80	250.20	325.70
76	85.40	110.80	144.50	136.10	185.70	237.10	197.40	271.60	352.40
77	96.10	124.50	161.80	150.20	204.70	260.30	216.00	296.70	383.60
78	106.10	137.30	177.80	162.80	221.40	280.20	232.20	318.40	409.80
79	117.30	151.60	195.80	176.50	239.60	301.90	249.60	341.80	438.30
80	128.90	166.30	214.00	190.10	257.70	322.90	266.90	365.00	465.60

Benefit Counselors will be available during open enrollment. They are available to meet with you to discuss options that make sense for you and to provide you with more information.



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