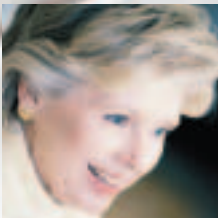


SPECIFIED CRITICAL ILLNESS INSURANCE

Voluntary Workplace Benefits



*Individual Benefits
at the Workplace*

Additional protection for times of critical need

Sometimes there's a curve in life's road that takes you by surprise. A severe, life-threatening illness or event can happen to anyone at any time. And, the risk is real.

- *It could be a stroke. Every 53 seconds, an American suffers from a stroke, the leading cause of serious, long-term disability in the United States.¹*
- *It could be cancer. In the US, men have a one in two lifetime risk of developing cancer, and for women the risk is one in three.²*
- *It could be a heart attack or other coronary event. Approximately every 29 seconds, an American will suffer from a coronary event.³*

THE IMPACT OF CRITICAL ILLNESSES

Did you know that a leading cause of bankruptcy is the lack of adequate health insurance?⁴ Many people believe they will be covered by their medical policies should a critical condition arise. Unaware of the many hidden costs involved, they find out too late that their needs exceed the terms of their standard medical plan. Those hidden costs can result from:

- Private nursing or home health care
- Medical treatment outside your medical network for preferred or experimental care options
- Insurance and prescription drug co-payments and deductibles
- Rehabilitation
- Reduction or permanent loss of income

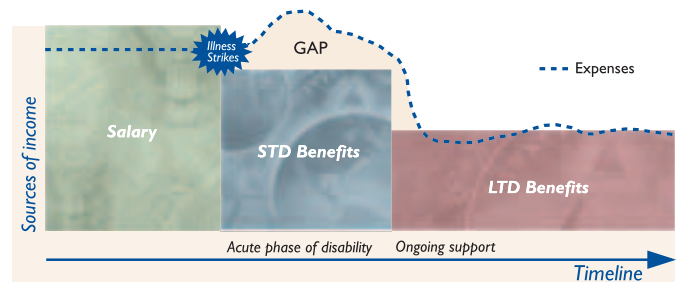
These expenses can quickly add up. With UnumProvident's specified critical illness insurance, you can have the added financial security to cover expenses however you choose. It's that easy.

WHY YOU NEED SPECIFIED CRITICAL ILLNESS INSURANCE

If you or someone in your family suffers a serious disease, you can be hit hard with immediate medical expenses and reduced income from being out of a job. Health benefits will pay part of the medical bills,

and disability income protection coverage will help ensure a continuing income. However, many immediate expenses may not be covered. The chart below illustrates the impact of expenses related to a critical illness.

Financial Needs and Phases of Disability



THE ADVANTAGES OF UNUMPROVIDENT'S SPECIFIED CRITICAL ILLNESS INSURANCE

UnumProvident's specified critical illness policy pays a lump sum benefit, based on the date of diagnosis, up to 100% of the policy's face amount if you are diagnosed with one of the following critical illnesses. You may choose a face amount from \$5,000 to \$50,000 in \$1,000 increments.

Covered Critical Illnesses*	Percentage of the Face Amount Paid
Heart Attack	100%
Stroke	100%
Major Organ Transplant: Undergoing surgery as a recipient of a transplant of a heart, lung, liver, kidney or pancreas	100%
Permanent Paralysis: Covering the permanent paralysis due to a covered accident and continuing for a period of 180 consecutive days	100%
End-Stage Renal (Kidney) Failure	100%
Coronary Artery Bypass Surgery	25%
<i>The following benefit may be available to you if offered by your employer. Ask your benefits counselor for details.</i>	
Cancer and Carcinoma in Situ Rider – Employee Elected	100% for Cancer 25% for Carcinoma in Situ

*Please refer to your policy for complete definitions of covered critical illnesses. Covered illnesses and payment percentages may vary by state. Cancer and Carcinoma in Situ Rider benefits are payable 30 days after the effective date of the rider.

We will pay 25% of the face amount if you have coronary artery bypass surgery, which is payable only once per lifetime. If you receive the 25% benefit for coronary artery bypass surgery and are later diagnosed with a different covered critical illness, we will pay the face amount less the amount you received for coronary artery bypass surgery.

MORE ADVANTAGES TO CONSIDER

- The lump sum benefit payment can be used however you choose.
- You do not have to be terminally ill to receive benefits.
- Benefits are paid regardless of whether you are out of work long enough to collect disability benefits.
- Helps offset costs not covered by medical insurance.
- Individual policy available to employees ages 16 - 69. (16-64 in California)
- Coverage options are available for spouse and children.
- Policy is guaranteed renewable for life as long as premiums are paid and full benefits have not been paid.
- Premiums are based on age at issue and tobacco status.
- Premiums are paid through convenient payroll deduction.
- Continuation of coverage — you can take your coverage with you if you change jobs or retire.
- You have toll-free access to policyholder service from UnumProvident by calling 1-800-635-5597.

OPTIONAL RIDERS

Spouse Specified Critical Illness Rider

With an employee policy, this rider is available to eligible spouses ages 16 through 64. Face amounts are available from \$5,000 to \$30,000 in \$1,000 increments. Covered conditions and payment percentages are the same as those for the employee. Coverage may be converted to a standalone critical illness policy at original age if the base policy terminates.

Child Specified Critical Illness Rider

This rider is available to eligible children, stepchildren and legally adopted children, ages newborn through 24 years, who are dependent on the employee for at least half of their support. Covered conditions and payment percentages are the same as those for the employee, except coronary artery bypass surgery is paid at 100%. Face amounts of \$2,500 or \$5,000 are available, and one rider covers all children. The rider terminates when the base policy terminates, or when UnumProvident is notified there are no longer any children eligible for coverage.

ADDITIONAL COVERAGE *(if offered by your employer)*

Cancer and Carcinoma in Situ Rider - Employee Elected

If elected by your employer, the Cancer and Carcinoma in Situ Rider is optional to all insureds covered by a critical illness policy or rider. Upon diagnosis of cancer, as defined in the policy, 100% of the face amount is paid out. For carcinoma in situ, as defined in the policy, 25% of the face amount is paid out (100% for children). Insureds are eligible for benefits under this rider 30 days after the effective date of coverage. Benefits will be paid if the date of diagnosis occurs after the insured fulfills a 30-day waiting period.

(Available benefits differ in California — refer to your Outline of Coverage for complete details or talk to your benefits counselor.)

REDUCTION OF BENEFITS

The face amounts for employee and spouse benefits reduce by 50% on the first policy anniversary after the insured'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 face amount will be calculated by applying the 50% to the face amount reduced by the prior payout.

Benefit Examples for a \$20,000 Face Amount*

Example 1:

You are under age 70 and are diagnosed with one of the following covered conditions: heart attack, stroke, major organ transplant, permanent paralysis or end-stage renal failure.

We will pay 100% of the face amount (\$20,000).

Example 2:

You are under age 70 and undergo coronary artery bypass surgery. You are later diagnosed with a stroke and are still under age 70.

We will pay 25% of the face amount (\$5,000).

We will pay the remaining 75% of the face amount (\$15,000).

Example 3:

You are under age 70 and undergo coronary artery bypass surgery. When you reach age 70, the face amount reduces by half, and we deduct the appropriate percentage of the previously paid claim. You are diagnosed with end-stage renal failure after age 70.

We will pay 25% of the face amount (\$5,000).

The remaining face amount (\$15,000) is reduced by 50%.

The reduced benefit available is \$7,500.

We will pay the remaining \$7,500.

*Based on an original issue age of 45.

FREQUENTLY ASKED QUESTIONS

Is this same coverage available to an individual not employed at my company?

No. UnumProvident's critical illness insurance is available exclusively through your employer.

Am I required to apply for this coverage?

No. This critical illness plan is voluntary, and you decide if this coverage is right for you and your family's needs. It's your choice.

Does this policy automatically change or replace any of my existing group insurance coverage?

No. Your critical illness plan is a supplemental insurance policy and is designed to complement and enhance your group coverage.

How do I pay the premiums?

Your premiums are automatically paid through convenient payroll deduction directly through your employer.

When will my coverage begin?

Your coverage becomes effective on the date you sign the application. You will receive the plan and coverage amount you applied for on the application unless it is determined to be unacceptable under UnumProvident's rules, limits, or standards. In such event, the plan and coverage amount may be modified or declined.

What happens to my policy if I leave my company?

Your critical illness coverage is an individual, mobile policy, which means you own your policy and can take it with you if you leave your company. UnumProvident will bill you directly at home on a monthly, quarterly, semi-annual or annual basis at the same premium rate.

Who can I contact if I have questions about my policy after enrolling?

You can call UnumProvident directly with any questions you may have about your policy after enrolling. Just call 1-800-635-5597. We're here for you.

THIS IS A LIMITED POLICY.

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.

¹ American Heart Association, 2002 Heart and Stroke Statistical Update, pg. 13.

² American Cancer Society, Cancer Facts and Figures, 2003, pg.1.

³ American Heart Association, 2002 Heart and Stroke Statistical Update, pg. 10.

⁴ M. Jacoby, T. Sullivan and E. Warren, "Medical Problems and Bankruptcy Filings," Norton Bankruptcy Law Adviser, May, 2000.

UnumProvident Corporation's insuring subsidiaries comply with Act 91, the Vermont Civil Union Endorsement Law.

In California and Georgia, insureds must be covered by comprehensive health insurance before applying for Specified Critical Illness Insurance.

UnumProvident complies with California Assembly Bill 2208 which recognizes registered domestic partners.

Underwritten by the following subsidiary of UnumProvident Corporation:

Provident Life and Accident Insurance Company

1 Fountain Square, Chattanooga, TN 37402

www.unumprovident.com

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