



Could your bank account survive a serious illness?

Get protected with group critical illness insurance from Unum.

Josh's story

An avid cyclist, Josh was stunned when he suffered a heart attack. Thanks to his critical illness coverage, he was able to afford the medical treatments and rehab services related to his illness. This helped him focus more energy on his recovery, so he could get back on his bike sooner.



Who's at risk?

- Every 34 seconds someone in America will have a coronary event.¹
- The risk of developing cancer during a lifetime is about one in two for men and one in three for women.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 and be medically unrelated. Each condition is payable once per lifetime.

How to apply

Send an email to ABLife@activision.com, or call 888-926-2875.

Three reasons to buy this coverage at work

1. You get affordable rates when you buy this coverage through Activision Blizzard, 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.
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 — from \$5,000 to \$50,000 — and you can use the money any way you see fit.



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
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
Cancer conditions	
Cancer	Carcinoma in situ;* pays 25% of lump-sum benefit

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

Group critical illness insurance

The following benefit is automatically included in your plan:

Wellness benefit

Based on the plan selected by Activision Blizzard, this benefit can pay \$75 per calendar year per insured individual if a covered health screening test is performed, including:

- Blood tests
- Chest X-rays
- Stress tests
- Colonoscopies

There is an additional charge for this feature. A full list of covered tests will be provided in your certificate.

Available family coverage

Who can have it?	Benefit
Employees who are actively at work	\$5,000 to \$50,000 in \$1,000 increments
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: cerebral palsy, cleft lip or palate, cystic fibrosis, Down syndrome and spina bifida. Diagnosis must occur after the child's coverage effective date.
Spouse/domestic partner ages 17 through 64 with purchase of employee coverage**	From \$5,000 to \$30,000 in \$1,000 increments

Employees must be U.S. citizens or legally authorized to work in the U.S. to receive coverage. Spouses/domestic partners and dependents must reside in the U.S. to receive coverage.

Provisions

Reduction of benefits

The benefit amount for the employee and spouse/domestic partner 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.

How much does it cost?

The premium can vary according to your age, whether or not you use tobacco products and amount of coverage you choose. Below are some examples of the cost based on \$10,000 of coverage.

Bi-weekly premiums based on \$10,000 of coverage with cancer and wellness benefit included		
Age	Non-tobacco	Tobacco
<25	\$3.00	\$3.83
25-29	\$3.23	\$4.34
30-34	\$4.20	\$6.00
35-39	\$5.36	\$8.26
40-44	\$7.11	\$11.63
45-49	\$9.37	\$15.69
50-54	\$11.96	\$20.59
55-59	\$15.42	\$25.85
60-64	\$19.43	\$30.83
65-69	\$21.74	\$32.08
70+	\$38.08	\$50.96

GetBenefitSmart.com
Finally, benefits made simple



Unum will not pay any benefits for a claim that is caused by, contributed to by or occurs as a result of:

- participating in war or act of war, whether declared or undeclared;
- committing acts of terrorism;
- riding in or driving any motor-driven vehicle in a race, stunt show or speed test;
- operating, learning to operate, serving as a crew member of or jumping, parachuting, or falling from any aircraft or hot air balloon, including those which are not motor-driven. This does not include flying as a fare paying passenger;
- engaging in hang-gliding, bungee jumping, sailgliding, parasailing, parakiting;
- participating or attempting to participate in a felony, being engaged in an illegal occupation or being incarcerated in a penal institution;
- committing or trying to commit suicide or injuring oneself intentionally, whether sane or not;
- practicing for or participating in any semi-professional or professional competitive athletic contests for which any type of compensation or remuneration is received;
- having a work-related injury (unless On-Job Accident is included in the plan);
- having any sickness or declining process caused by a sickness, including physical or mental infirmity including any treatment for allergic reactions.

Unum also will not pay benefits to diagnose or treat the sickness. Sickness means any illness, infection, disease or any other abnormal physical condition which is not caused by an injury.

In addition to the exclusions listed above, Unum will also not pay the Catastrophic Accidental Dismemberment or Catastrophic Accidental Loss benefit for the following injuries that are caused by or are the result of:

- an insured's being intoxicated or under the influence of any narcotic unless administered on the advice of a physician; or
- injuries to a dependent child received during the birth.

Termination of employee coverage

If you choose to cancel your coverage under the policy, your coverage ends on the first of the month following the date you provide notification to Activision Blizzard.

Otherwise,

your coverage under the policy ends on the earliest of the:

- date this policy is cancelled;
- date you are no longer in an eligible group;
- date your eligible group is no longer covered;
- date of your death;
- last day of the period for which you made any required contributions; or
- last day you are in active employment. However, as long as premium is paid as required, coverage will continue if you elect to continue coverage under the portability provision or in accordance with the layoff and leave of absence provisions of this policy.

Unum will provide coverage for a payable claim which occurs while you are covered under this policy.

THIS INSURANCE PROVIDES LIMITED BENEFITS

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

2 American Cancer Society, *Cancer Facts & Figures 2013* (2013).

* 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.

** Employees and spouses/domestic partners may be covered under a policy or the Spouse Rider, but not both. 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.

Unum complies with all state civil union and domestic partner laws when applicable.

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