

CRITICAL ILLNESS INSURANCE



CRITICAL ILLNESS COVERS THE FOLLOWING CONDITIONS:

- Heart Attack
- Stroke
- Coronary Artery Bypass
- Kidney Failure
- Advanced Alzheimer's Disease
- Major Organ Transplant
- Paralysis
- 22 Listed Conditions
- Cancer In Situ
- Invasive Cancer

POLICY FEATURES:

- Pays **cash** benefit to **use however you need**
- Does NOT coordinate with medical insurance and benefits are **paid directly to you**
- Benefit Options of \$10,000 or \$20,000
- Coverage is Guaranteed Issue – NO MEDICAL QUESTIONS!
- Spouse benefits = 50% of employee
- Dependent Children benefits = 50% of employee
- Pre-ex 3/6



HOW CRITICAL ILLNESS COVERAGE WORKS

