



Critical Illness/Cancer

Eligibility:

- Full time employees working 20+ hours per week
- Spouse and Children (up to age 26) (Children lose coverage once married)
- Issue Age Rates are locked in and will not increase.
- No Health questions every year, pre-existing conditions apply
- Portable at same rates

Guaranteed Issue!

12 Month Pre-existing condition

Fully Guaranteed Issue Benefit Amounts

Employee	In increments of \$5,000 up to \$30,000
Spouse	In increments of \$5,000 up to \$30,000
Child(ren)	Automatically covered at 50% of Employee for no cost if listed as a dependent in the portal

Notes:

Critical Illness provides cash benefits when you're diagnosed with a covered critical illness. These benefits are paid directly to you and are intended to help cover your medical out of pocket costs and the living expenses that can accompany a covered critical illness. **This plan is guaranteed issue and has no pre-existing condition other than a 12 month look back for cancer claims.** Also, be sure to fill out your **\$50 wellness benefit** for getting your health screening!

Benefit Type

Coverage

Base Benefits

Heart Attack (Myocardial Infarction)	100%
Sudden Cardiac Arrest	100%
Coronary Artery Bypass Surgery	25%
Major Organ Transplant	100%
Bone Marrow Transplant (Stem Cell Transplant)	100%
Kidney Failure (End-Stage Renal Failure)	100%
Stroke (Ischemic or Hemorrhagic)	100%

Cancer

Cancer (Internal or Invasive)	100%
Non-Invasive Cancer	25%
Skin Cancer	\$250 per calendar year

Wellness

Health Screening (Employee & Spouse)	\$50 per calendar year
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Additional Benefits

Coma	100%
Severe Burns	100%
Paralysis	100%
Loss of Sight	100%
Loss of Speech	100%
Loss of Hearing	100%

\$50 WELLNESS BENEFIT

