



# Critical Illness Coverage

Cancer Lump Sum Benefit Rider and Limited Specified Disease Benefit Rider for Heart Attack and Stroke



**\$10,000 Benefit Level**  
**Pays 100% for member, spouse, and children**

**Have a plan for the unthinkable.** In the event of the first diagnosis of a critical illness, this plan will pay a lump-sum, cash benefit to help you cover your out-of-pocket expenses that insurance doesn't cover. You can use the cash any way you choose and reduce the potential financial impact on your loved ones.

## Critical Illness Benefit Features

- Pays a lump sum benefit of \$10,000 upon the first diagnosis of a covered condition
- No deductible to meet
- Benefit will term at obtained age 65

### Critical Illness (CI) Benefit Details

Waiting Period	60 Days
Pre-Existing Conditions Period	12 Months
Benefit Eligibility for Pre-Existing Conditions	12 Months After Eff. Date

### Limited Specified Disease Benefit Rider

Heart Attack	100%
Stroke	100%

### Cancer Lump Sum Benefit Rider

Cancer Lump Sum Benefit	100%
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A 60-day waiting period applies to benefits in most states. You will only be allowed one benefit payout per covered person. **If a spouse and/or children are on the policy, they are covered at 100% of the benefit.**

Benefits will not be paid for a covered Critical Illness caused or contributed to by, or resulting from, a Pre-existing Condition until the Covered Person is insured under this Policy for at least 12 months. The Critical-Illness Benefit Rider terminates at age 65 for adults and age 26 for dependent children. See disclaimers and disclosures for more details.