

# CRITICAL ILLNESSES HAPPEN MORE OFTEN THAN YOU THINK

## In the United States:

- **About Every 34 Seconds** Someone Suffers a Heart Attack.
- **Every 40 Seconds** Someone Suffers a Stroke.
- **Over a lifetime**, Nearly 50% of Men Will be Diagnosed with Some Form of Cancer.
- **The lifetime cancer risk for women** is More Than 1-in-3.

## CRITICAL ILLNESS AT A GLANCE

### Benefits:

Category 1	Category 2	Category 3
<ul style="list-style-type: none"> <li>■ Invasive Cancer (100%)</li> <li>■ Invasive Cancer - diagnosis prior to 90 days of in force coverage (10%)*</li> <li>■ Cancer In Situ (25%)</li> <li>■ Cancer In Situ - diagnosis prior to 90 days of in force coverage (2.5%)*</li> </ul>	<ul style="list-style-type: none"> <li>■ Heart Attack (100%)</li> <li>■ Heart Transplant (100%)</li> <li>■ Stroke (100%)</li> <li>■ Angioplasty (25%)</li> <li>■ Aortic Surgery (25%)</li> <li>■ Coronary Artery Bypass Surgery (25%)</li> <li>■ Heart Valve Replacement/Repair Surgery (25%)</li> </ul>	<ul style="list-style-type: none"> <li>■ Coma (100%)</li> <li>■ End-Stage Renal Failure (100%)</li> <li>■ Major Organ Transplant, other than heart (100%)</li> <li>■ Paralysis (100%)</li> </ul>

\*No additional benefits will be paid if diagnosis or treatment in first 90 days. Percentages shows payout of chosen benefit amount.

\*\*If you have had a listed critical illness diagnosis, you will not be eligible for that listed benefit of the policy.

### Choose a benefit amount from \$5,000 to \$30,000

#### Employee Only Rate

Benefit Amount	Monthly	Payroll Deduction Twice Monthly
\$ 5,000.00	\$ 9.50	\$ 4.75
\$ 10,000.00	\$ 16.00	\$ 8.00
\$ 15,000.00	\$ 22.50	\$ 12.25
\$ 20,000.00	\$ 29.00	\$ 14.50
\$ 25,000.00	\$ 35.50	\$ 17.75
\$ 30,000.00	\$ 42.00	\$ 21.00

Call for Spouse and Family rates

#### ■ Optional Mortgage Protection Rider

If you are totally disabled for more than 30 days, for each 30 day period you continue to be totally disabled, we will pay the monthly Mortgage Protection Benefit of \$1,500 up to a maximum benefit of \$18,000. This will cost an additional \$6.92 per month (\$3.46 twice monthly).

Coverage is Guaranteed Issue – NO Health questions asked during open enrollment. \*\*