

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

*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

Rate applies to employee and spouse

Benefit Amount	Payroll Deduction	
	Monthly	Twice Monthly
\$ 5,000.00	\$ 9.50	\$ 4.75
\$ 10,000.00	\$ 16.00	\$ 8.00
\$ 15,000.00	\$ 22.50	\$ 11.25
\$ 20,000.00	\$ 29.00	\$ 14.50
\$ 25,000.00	\$ 35.50	\$ 17.75
\$ 30,000.00	\$ 42.00	\$ 21.00

■ Optional Disability Protection Rider⁺

If you are totally disabled for more than 30 days due to a diagnosis of one of the above categories, for each 30 day period you continue to be totally disabled, we will pay the monthly Disability Protection Benefit of \$1,500 up to a maximum benefit of \$18,000. This will cost an additional \$8.70 per month (\$4.35 twice monthly)

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

+ Also known as Mortgage Protection Rider

*See policy for exact definition of critical illnesses some restrictions apply

Railroad Marketing Insurance Services • 888-646-9951

