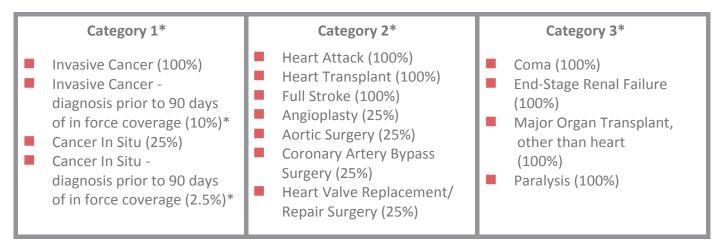
## **CRITICAL ILLNESSES HAPPEN MORE OFTEN THAN YOU THINK**

### 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:**



\*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 applys to emplyee and spouse

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	\$ 11.25
\$ 20,000.00	\$ 29.00	\$ 14.50
\$ 25,000.00	\$ 35.50	\$ 17.75
\$ 30,000.00	\$ 42.00	\$ 21.00

\*See policy for exact definition of critical illneses some restrictions apply

Optional Disablilty Protection Rider<sup>+</sup>

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  $\frac{58.70}{10}$  per month (\$4.35 twice monthly)

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

+ Also known as Mortgage Protection Rider



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