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

Benefits	Critical Illness
Employee	$5,000
COVERED SPECIFIED CRITICAL ILLNESSES	**Pays % of Face Amount**
Heart Attack (Myocardial Infarction)	100%
Stroke	100%
Major Organ Failure	100%
End Stage Renal Failure (Kidney)	100%
Coronary Artery Bypass Graft Surgery	25%
Invasive Cancer Benefit	100%
Bone Marrow Transplant	50%
Carcinoma in Situ, Benign Brain Tumor	25%
Heart Transplant	100%
Acute Respiratory Distress Syndrome (ARDS)	25%
ALS or Advanced Alzheimer's Disease	100%

Rates for $5,000					
Age	Non-Tobacco	Tobacco	Age	Non-Tobacco	Tobacco
0-24	$1.25	$1.45	45-49	$7.40	$11.25
25-29	$1.50	$1.80	50-54	$10.45	$17.65
30-34	$2.15	$2.65	55-59	$14.25	$26.20
35-39	$3.15	$4.15	60-64	$20.30	$40.40
40-44	$4.95	$6.85	65-69	$27.65	$58.80

Notes: The policy maximum is 300% of the initial benefit ($15K is the most the plan will ever pay out). There is no benefit waiting period, but a pre-existing exclusion for claims that arise in the first 12 months due to a condition that occurred 12 months prior from the coverage start date. There are other exclusion, please refer to the full plan document.

The coverage terminates at age 70.

$50 WELLNESS BENEFIT

Guaranteed Issue!

12 Month Pre-existing condition