

# CriticalAssistance® Advance

## Critical Illness Insurance



### What Is It?

Concentrate on your recovery, not your finances. Critical illness insurance provides a single cash benefit paid directly to you if you're diagnosed or treated for a covered critical illness – giving you the flexibility to help pay bills related to treatment or to help with everyday living expenses, such as car payments, the mortgage, groceries, or utility bills. Consider how you would manage if you were unable to work due to an illness.

#### CriticalEvents®

<b>Critical Illness Benefit</b>	Critical illness insurance provides a lump-sum cash benefit which the member can use however they wish. After the critical illness diagnosis, the insured person will receive a lump-sum percentage of the elected benefit amount. The diagnosis must be made after the effective date of the certificate.
<b>Recurrent Critical Illness Benefit Rider</b>	This benefit provides each insured person with an opportunity to receive an additional payment for the same critical illness. The Recurrence Benefit is a percentage of the Critical Illness Benefit amount and the percentage is selected by the association. A recurrence of the same critical illness must be separated by a 12 month waiting period. Only one Recurrence Benefit will be paid for each critical illness.
<b>Wellness Indemnity Benefit Rider</b>	This benefit can help pay the costs for a screening test for early disease signs and lead to earlier intervention, better outcomes and healthier members. The benefit is payable once per calendar year per insured person.
<b>First Occurrence</b>	First occurrence after effective date
<b>Rate Structure</b>	Voluntary - Issue Age

#### Covered Critical Illnesses

Illness covered under policy	Percentage of Benefit Amount
Heart Attack	100%
Stroke	100%
Life Threatening Cancer	100%
Major Organ Transplants	100%
End Stage Renal Failure	100%
Blindness and/or Deafness	100%
Amyotrophic Lateral Sclerosis (Lou Gehrig's Disease)	100%
Coronary Artery Bypass Surgery	25%
Carcinoma In Situ	25%
Prostate Cancer with TNM Classification of T1	25%
Angioplasty	5%
Skin Cancer	5%

  

Additional Benefit	Benefit Amount
Wellness Indemnity Benefit	\$50
Recurrent Critical Illness Benefit Rider	50%

# LIMITATIONS + EXCLUSIONS

CriticalAssistance®Advance

## EXCLUSIONS + LIMITATIONS for CriticalAssistance®Advance

We do not pay benefits or cover losses caused by, or as a result of, the following:

- Conditions other than those due to a covered Critical Illness.
- The insured person committing or attempting to commit a felony or engaging in an illegal occupation.
- The insured person intentionally causing self-inflicting injury.
- The insured person committing or attempting to commit suicide, whether sane or insane.
- The insured person's involvement in any period of armed conflict.
- Surgeries performed outside of the United States or its Territories.

Under no condition will we pay any benefits for losses or medical expenses incurred prior to the effective date.

### Recurrent Critical Illness Benefit Rider

A recurrence of the same type of critical illness is not considered a Recurrent Critical Illness unless the diagnosis for the prior occurrence was at least 6 months from the most recent diagnosis and the person has been Treatment Free for at least 6 months. Treatment Free means the person is no longer receiving care from a physician, nor regular office visits, or being prescribed medication for a critical illness, other than routine checkups or maintenance medication for that critical illness.

### Termination of insurance

Member insurance will terminate on the earliest of:

- The date of the member's death;
- The date on which the member ceases to be eligible for insurance;
- The last date for which premium payment has been made to us;
- The last date on which employment terminates; or
- The date the member sends us a written notice to cancel insurance.

Dependent insurance will terminate on the earliest of:

- The date the member's insurance terminates.
- The last date for which premium payment has been made to us;
- The date the dependent no longer meets the definition of dependent;
- The date the group master policy is modified so as to exclude dependent insurance; or
- The date the member sends us a written notice to cancel dependent insurance.

We will have the right to terminate the insurance of any insured person who submits a fraudulent claim under the policy.

### Portability option

If a member loses eligibility for this insurance for any reason other than nonpayment of premiums, insurance can be continued by paying the premiums directly to us at our administrative office within 31 days after termination. We will bill the member directly once we receive notification to continue this insurance.

### Termination of the group master policy

The group may end the policy on any premium due date by submitting a 60-day Advance written notice. A group policy will not continue if it drops below the minimum required participation. The group master policy will be terminated and insurance of all remaining insureds will end, subject to the portability option.

### Other insurance with us

A member can only have one critical illness policy or certificate with us. If a person already has critical illness insurance with us, such person is not eligible to apply for this insurance.