

Critical Condition Protector

Policy Form No. 16500

Valuable coverage for when major health issues occur

PRODUCT FEATURES

- Benefits are payable upon diagnosis and/or treatment of any *one* of the covered conditions listed below
- Guaranteed renewable for life .
- No coordination of benefits — benefit is paid in addition to any other insurance you may have, including Social Security or any government sponsored insurance program.
- Coverage is portable. You can keep this coverage even if you change jobs or retire.

BENEFIT DESIGN

- Scheduled Benefit Amounts from \$10,000 to \$100,000
- Benefits paid for a Covered Loss of any *one* of the following conditions:
 - Heart Attack
 - Heart Surgery
 - Stroke
 - Cancer (except skin cancer)
 - Kidney Failure
 - Multiple Sclerosis
 - Brain Tumor
 - Organ Transplant — recipient of heart, kidney, liver, lung, or pancreas
 - Paralysis or Dismemberment of two or more limbs
 - Third Degree burns over a least 20% of the body
 - Blindness (total and permanent loss of sight in both eyes)
- Ten percent of the scheduled benefit amount is paid upon the initial diagnosis or treatment of one of the above conditions The remaining 90% is paid upon surviving at least 14 days following the initial diagnosis or treatment.
- Policy terminates upon payment of the Scheduled Benefit Amount

ELIGIBILITY

- You must earn at least \$12,000 a year.
- You must work at least 30 hours per week
- You must be actively at work on the date of enrollment
- Employee/spouse issue ages: 18-64 years

PREMIUM STRUCTURE

- Rates are issue age based and they can only change on a class basis.
- Smoker/non-smoker rates

EXCLUSIONS

- This policy does not pay benefits for loss of life.
- No benefit is payable for a loss due to: (1) a pre-existing condition; (2) a waiting period condition; (3) intentionally self-inflicted injury; or (4) skin cancer (basal cell carcinoma).
- A pre-existing condition is not covered unless such a loss begins after 24 months from the issue date of the policy. A waiting period condition is not covered for the first 30



days after the issue date. A condition for which you have received medical advice or treatment, or showed symptoms that would have caused an ordinarily prudent person to seek medical advice or treatment within 24 months prior to policy issue date, is a pre-existing condition; and within 30 days after the policy issue date, is a waiting period condition.

SAMPLE RATES (Weekly Deductions)

Ages	EMPLOYEE ONLY (non-smoker)				
	-----Benefit Amount-----				
	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000
18-34	\$ 2.74	\$ 4.56	\$ 6.39	\$ 8.22	\$10.04
35-44	\$ 4.61	\$ 7.68	\$10.75	\$13.83	\$16.90
45-49	\$ 5.23	\$ 8.72	\$12.21	\$15.69	\$19.18
50-54	\$ 6.54	\$10.90	\$15.26	\$19.62	\$23.98
55-59	\$ 8.72	\$14.53	\$20.35	\$26.17	\$31.98
60-64	\$11.40	\$19.00	\$26.60	\$34.20	\$41.81

The information contained within this document is only a brief description. Product features, benefits, rates, and exclusions may vary by state and are subject to change. See the actual policy for specific details.

