



Critical Illness/Cancer Insurance

Summary of Coverage

- Provides a lump sum benefit if employee is diagnosed with one of the covered critical illnesses.
- Covered critical illnesses include heart attack, stroke, kidney failure, a major organ transplant and others.
 - One benefit payout for the base Critical Illness plan and one benefit payout for the Cancer rider.
- Coverage is available for employee. Spouses and children may be covered under a rider.
- Benefit amounts under the individual policy are:
 - Employee - \$5,000 - \$50,000 in increments of \$1,000
 - Spouse - \$5,000 - \$30,000 in increments of \$1,000
 - Child - \$5,000 or \$10,000 (one rider covers all children)
- Coverage is subject to 12-month pre-existing condition limitation.
- Benefit reduces to 50% on the policy anniversary date following the insured's 70th birthday.
- Premiums are direct billed to the employee.
- **Enrollment is only available during an open enrollment period.**