

Group Critical Illness Insurance

Plan Benefits

(Benefit provisions may vary by situs state)

Base Benefits	
Heart Attack (Myocardial Infarction)	100%
Sudden Cardiac Arrest	100%
Coronary Artery Bypass Surgery	100%
Major Organ Transplant*	100%
Bone Marrow Transplant (Stem Cell Transplant)	100%
Kidney Failure (End-Stage Renal Failure)	100%
Stroke (Ischemic or Hemorrhagic)	100%
Type I Diabetes	100%
Coma	100%
Loss of Hearing	100%
Loss of Sight	100%
Loss of Speech	100%
Paralysis	100%

*25% of this benefit is payable for Insureds placed on a transplant list for a major organ transplant

Cancer Benefits	
Cancer (Internal or Invasive)	100%
Non-Invasive Cancer	25%
Skin Cancer	\$1000 per calendar year
Metastatic Cancer	25%

Health Screening Benefit	
Health Screening (payable for employee and spouse only)	\$50
Health Screening (payable for dependent children)	100% of the Health Screening Amount
Payable per calendar year	1

Accident Benefits*	
Coma	100%
Loss of Hearing	100%
Loss of Sight	100%
Loss of Speech	100%
Paralysis	100%
Severe Burns	100%

*Benefits are payable for loss due to, caused by, and attributed to, a covered accident

Progressive Diseases Rider	
Advanced Alzheimer's Disease	100%
Advanced Parkinson's Disease	100%
Amyotrophic Lateral Sclerosis (ALS)	100%
Sustained Multiple Sclerosis (MS)	100%
Chronic Obstructive Pulmonary Disease (COPD)	25%
Crohn's Disease	25%

Please request a sample policy for full benefit provisions and descriptions.

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Premium Rates

Employee - Non-Tobacco 6 JK YY_ly Premiums			
Age	\$10,000	\$20,000	\$30,000
18-29	\$1.00	\$1.00	\$1.00
30-39	\$1.50	\$1.50	\$1.50
40-49	\$2.00	\$2.00	\$2.00
50-59	\$2.50	\$2.50	\$2.50
60+	\$3.00	\$3.00	\$3.00

Spouse - Non-Tobacco 6 JK YY_ly Premiums			
Age	\$5,000	\$10,000	\$15,000
18-29	\$0.50	\$0.50	\$0.50
30-39	\$0.75	\$0.75	\$0.75
40-49	\$1.00	\$1.00	\$1.00
50-59	\$1.25	\$1.25	\$1.25
60+	\$1.50	\$1.50	\$1.50

Employee - Tobacco 6 JK YY_ly Premiums			
Age	\$10,000	\$20,000	\$30,000
18-29	\$1.50	\$1.50	\$1.50
30-39	\$2.00	\$2.00	\$2.00
40-49	\$2.50	\$2.50	\$2.50
50-59	\$3.00	\$3.00	\$3.00
60+	\$3.50	\$3.50	\$3.50

Spouse - Tobacco 6 JK YY_ly Premiums			
Age	\$5,000	\$10,000	\$15,000
18-29	\$0.75	\$0.75	\$0.75
30-39	\$1.00	\$1.00	\$1.00
40-49	\$1.25	\$1.25	\$1.25
50-59	\$1.50	\$1.50	\$1.50
60+	\$1.75	\$1.75	\$1.75