

CRITICAL ILLNESS

WHAT IS IT?

Facing a serious illness can be devastating. Critical Illness insurance can provide a lump-sum benefit upon diagnosis that can be used however you choose (no restrictions apply). It offers coverage for both you and your dependents. Covered conditions include:

The first time you're diagnosed with an illness from any one of these three categories you will be paid a lump-sum benefit that's 100 percent of your coverage amount. If you suffer from this illness again later, or you're diagnosed with another illness in the same category, you will be

paid a percentage (depending on your employer's plan) of your original benefit amount. Spouse and child(ren) coverage will also vary based on your plan.

You could also be paid a lump-sum for a coronary artery bypass surgery, type B cancer and an annual Wellness Benefit for preventative screenings. You may have an additional Hospital Benefit if you or your spouse is hospitalized for a covered illness. This coverage provides a lump-sum payout once you or your spouse are released from the hospital.

WHY DO I NEED IT?

A major illness can happen at any time and leave you feeling emotionally, physically and financially overwhelmed. Critical Illness insurance can help you be financially ready in the event of a diagnosis, so you can focus on the most important part of the process – recovery. With Critical Illness, recovery doesn't have to be a financial strain.

