## **Critical Illness**

No one saves to get sick, which is why being diagnosed with a covered condition can be especially draining, both emotionally and financially. This policy provides you with a lump sum cash benefit in the event you or a loved one is diagnosed with a covered condition such as a heart attack, stroke, or cancer. Every year that you and a covered dependent complete a qualified health screening, you are eligible for a \$50 Wellness Benefit. Coverage for children ends when the child reaches age 26, unless he or she continues to meet the requirements of an eligible dependent. **During this year's open enrollment period only, you can elect up to \$50,000 of coverage without answering any health questions!** 

Joe meets with a counselor and elects \$10,000 of Critical Illness Insurance.

Three months after his annual wellness exam, Joe suffers a heart attack.

Three years later, he is diagnosed with cancer. Joe's Critical Illness policy provided the following benefits:\*

Wellness Benefit ......\$50
Heart Attack Benefit ....\$10,000
Cancer Benefit .....\$10,000
Total Benefits .....\$20,050

<sup>\*</sup>This claim scenario is hypothetical and is offered solely to illustrate the types of situation that may result in a claim.