

Group Critical Illness Insurance

Underwritten by AFLAC

Critical Illness Insurance prepares you for the added costs of battling a critical illness. The benefit is lump-sum from \$5,000 to \$30,000 upon the diagnosis of a covered illness paid directly to the insured. Individual and family coverage is available. The first \$5,000 of coverage for the driver is guaranteed issue.

Many people with a critical illness survive their life threatening battles.

Unfortunately, as the recovery process begins, people become aware of the medical bills that have piled up.

According to a recent Harvard Study, the average out-of-pocket costs exceeded \$13,000 in the first 90 days for those that had health insurance!

- **First Occurrence, Lump Sum Benefits are payable upon initial diagnosis of a covered illness** or condition. ITC member amounts are available from \$5,000 to \$30,000. Spousal coverage is available up to \$15,000 for a charge. Children are covered at 25% of the primary insured amount at no additional charge.

- **Additional Occurrence Benefit.**

If an insured collects full benefits for a Critical Illness under the plan and later has one of the remaining covered illnesses, then **we pay the full benefit for each additional illness.** Occurrences must be separated by at least 6 months..

- **Re-occurrence Benefit.**

If you collect full benefits for covered condition and are later diagnosed with the same condition, **we will pay the full benefit again.** The two dates of diagnosis must be separated by at least 12 months or 12 months treatment free for cancer.

- **\$50 Health Screening Benefit**

(member and spouse only). We will pay this benefit once per calendar year. We will pay this benefit regardless of the results of the test. Please see your certificate for a complete list of tests.

Covered Critical Illnesses*

| Illness Covered Under Plan | Percentage of Face Amount |
|----------------------------------|---------------------------|
| Heart Attack | 100% |
| Stroke | 100% |
| Major Organ Transplant | 100% |
| Renal Failure (end stage) | 100% |
| Internal Cancer | 100% |
| Carcinoma in situ** | 25% |
| Coronary Artery Bypass Surgery** | 25% |

*At age 70 benefits are reduced by 50%.

**See limitations and exclusions in the back of this booklet.

Sample Weekly Rates

| Age | \$5,000 | \$10,000 | \$20,000 | \$30,000 |
|-------|---------|----------|----------|----------|
| 18-39 | \$1.65 | \$2.90 | \$5.39 | \$7.88 |
| 40-49 | \$2.90 | \$5.39 | \$10.37 | \$15.36 |
| 50-54 | \$4.02 | \$7.63 | \$14.85 | \$22.07 |
| 55-59 | \$5.31 | \$10.21 | \$20.02 | \$29.83 |
| 60-64 | \$7.27 | \$14.14 | \$27.87 | \$41.60 |

Plan not available in NY, NV, NH, WA, & OR