

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. RMC 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