



Critical Illness/Cancer

Eligibility:

- Full time employees working 20+ hours per week
- Spouse and Children (up to age 26) (Children lose coverage once married)
- Issue Age Rates are locked in and will not increase
- No Health questions every year, pre-existing conditions apply
- Portable at same rates

Fully Guaranteed Issue Benefit Amounts

Employee	In increments of \$5,000 up to \$30,000
Spouse	In increments of \$5,000 up to 100% of face amount elected by Employee
Child(ren)	Automatically covered at 50% of Employee for no cost if listed as a dependent in the portal

Notes:

Critical Illness provides cash benefits when you're diagnosed with a covered critical illness. These benefits are paid directly to you and are intended to help cover your medical out of pocket costs and the living expenses that can accompany a covered critical illness. **This plan is guaranteed issue and has no pre-existing condition other than a 12 month look back for cancer claims. Also, be sure to fill out your \$50 wellness benefit for getting your health screening!**

Guaranteed Issue!
12 Month Pre-existing condition

\$50 Wellness Benefit

