

Other Voluntary Insurance

Cancer Insurance

Each year millions of Americans are diagnosed with cancer. But, what are the real costs of the treatment and prevention of cancer? There are medical and non-medical costs related to cancer, the biggest portion being non-medical. These costs include insurance shortfalls (deductibles, copayments, and benefit limitations), special expenses (transportation, lodging, and family care), loss of income from the inability to work, and living expenses (house payments, car payments, utilities, and groceries). Cancer insurance provides a supplemental insurance to help cover these costs should you or a covered dependent be diagnosed with cancer.

PLAN FEATURES:

- Two levels available for purchase through convenient payroll deduction.
- **Guarantee Issue when first available with NO medical underwriting.**
- In-hospital and Out-of-hospital benefits that cover everything from travel and lodging expenses, blood and plasma, radiation, hospice, bone marrow & stem cell transplants, to anti-nausea, and alternative care, as well as lump sum initial diagnosis benefits. (refer to policy for all provided benefits and coverage)

Critical Illness

Each year millions of Americans are diagnosed with a critical illness. Chances are you have someone in your family or know someone who has had a diagnosis related to heart disease or some other major organ failure. Critical illness insurance is a supplemental insurance that provides benefits payable for diagnosis in two major health categories (HDC's): **HDC 1** – Heart attack, heart failure, stroke, and coronary artery bypass surgery. **HDC 2** – Major organ failure (other than heart), end-stage renal failure and blindness, paralysis, and coma.

PLAN FEATURES:

- Lump-Sum Benefit (pays up to \$50,000 available in \$5,000 increments) payable upon diagnosis of a specified critical illness while coverage is in effect. **Guarantee Issue up to \$15,000 when first offered with no medical underwriting or questions.**
- Recurrence Benefit pays 25% of the lump-sum benefit when a covered person receives a subsequent diagnosis of a specified critical illness while coverage is in effect (limitations apply see policy for details).
- Wellness Benefit pays \$50 for one screening every calendar year for each covered person after the waiting period is met.
- Coverage for the entire family – The spousal benefit or child benefit, if purchased, are in increments of \$2,500 up to 50% of the face value of the employee's certificate. Spouse maximum is \$25,000 and child maximum is \$5,000.

***Cancer and Critical Illness insurance are subject to pre-existing conditions and limitation guidelines. Both coverages are portable up to age 65 so you may take it with you upon leaving employment and the rates will never increase once it is purchased.*