

Group Critical Illness Protection

Underwritten by CAIC

Critical Illness Protection prepares you for the added costs of battling a critical illness. The number one cause of bankruptcy and foreclosure in America is 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 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 number one cause of bankruptcy and foreclosures were caused by critical illness. The average out-of-pocket costs exceeded \$13,000 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 10% 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 amount for each additional illness.** Occurrences must be separated by at least 6 months.
- ◆ **Re-occurrence Benefit.** If you collect full benefits for a 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 (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 test.

Covered Critical Illnesses	
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%

NOTE: Payment of the partial benefit for carcinoma in situ will reduce the benefit for internal cancer by 25%. Payment of the partial benefit for coronary artery bypass surgery will reduce the benefit for heart attack by 25%.