

CARE &
RECOVERY
BENEFITS

CRITICAL CARE

+CANCER



USable Life

SM

DID YOU KNOW : 1.6 MILLION INDIVIDUALS ARE DIAGNOSED WITH CANCER EACH YEAR.¹

THE UNTHINKABLE CAN HAPPEN TO YOU OR SOMEONE YOU LOVE.

Every few seconds, an American suffers a heart attack or is diagnosed with cancer. The impact this has on his or her family's finances can be devastating. The copays and the expenses that aren't covered by major medical insurance eat away at savings as well as the belief that things can get better.

Critical Care + Cancer coverage helps with the non-medical costs that come with such devastating diagnoses, including travel, child care, and other unexpected expenses, and provides assurance that those expenses are being addressed.

PLAN HIGHLIGHTS:

- You can choose policy amounts in \$5,000 increments **up to \$50,000**
- This plan is **portable**; you can take it with you even if you leave your place of employment
- This plan pays **YOU** directly in the event of a covered cancer diagnosis or treatment
- Coverage is available for **you, your spouse, and eligible dependents**
- Premiums are **payroll deducted** for your convenience
- Includes recurrent benefit which extends coverage to a second covered diagnosis, enabling insured employees to receive benefits up to 200% of the plan's value

EMPLOYEE ELIGIBILITY : Employees are eligible to enroll if working more than 20 hours per week, actively at work, and under age 70.²

NEW HIRES eligible to enroll in \$5,000 coverage with no health questions asked during their first Open Enrollment only. Future enrollments will require underwriting approval.

COVERAGE	PERCENTAGE OF POLICY AMOUNT
Cancer Diagnosis	100%
Heart Attack/Stroke	100%
Major Organ Transplant	100%
Bone Marrow Transplant	100%
End-Stage Renal Failure	100%
Burns (3rd degree, over at least 50% of body)	100%
Specified Diseases*	100%
Prostate Cancer and/or Carcinoma In Situ	30%
Coronary Artery Bypass Surgery	30%
Alzheimer's Disease	30%
Angioplasty/Stent	10%
Skin Cancer Diagnosis	10%
Cancer Vaccine	\$75 lifetime, one-time payment
Cancer Treatment & Care	\$50/month, up to 12 months
WELLNESS BENEFIT	
To promote healthier routines, insureds can receive an annual payment of \$75 for having covered health screenings and tests, such as a mammogram, Pap test, PSA (Prostate-Specific Antigen) test, and colonoscopy.	

*ALS (Lou Gehrig's Disease), Anthrax, Cholera, Encephalitis, Meningitis, Rocky Mountain Spotted and Typhoid Fevers, Tuberculosis, Primary Sclerosing Cholangitis (Walter Payton's Disease)

1. American Cancer Society, Cancer Facts and Figures, 2013
 2. The number of hours may vary; check with your employer for specific eligibility requirements.

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