Critical Illness

Get a lump-sum cash benefit following the diagnosis of a covered serious condition. Use the money however you choose—for medical bills, household expenses, or other needs. Coverage is voluntary and employee-paid. You must enroll yourself to cover a spouse or child. Costs vary by age and coverage amount.

COVERAGE OPTION	EMPLOYEE	SPOUSE	CHILD(REN)
Option 1	$10,000	$10,000	$5,000
Option 2	$20,000	$20,000	$10,000
Option 3	$30,000	$30,000	$15,000

** Child(ren) coverage is automatically set at 50% of the elected Employee coverage amount.*

CATEGORY	EXAMPLES OF COVERED CONDITIONS
Cancer	Invasive & non-invasive cancers, skin cancer
Vascular	Heart attack, stroke, sudden cardiac arrest, coronary artery disease
Neurological	Coma, paralysis, severe brain damage, Alzheimer's, ALS, MS, Parkinson's
Organ Conditions	Major organ failure, bone marrow disease, renal failure, heart failure
Additional	Benign brain tumor, severe burns, childhood disorders (cerebral palsy, Down syndrome, cystic fibrosis & more)

HOW IT WORKS

CASH PAID TO YOU

Benefits are paid directly to you, not the doctor or hospital. Use the money however you need — bills, copays, or everyday expenses.

LUMP-SUM BENEFIT

Upon diagnosis of a covered condition, you receive a one-time lump-sum payment — no bills to submit, no reimbursement process.

STACKS WITH YOUR PLAN

Pays on top of your medical coverage — no coordination of benefits and no deductible to satisfy first.

