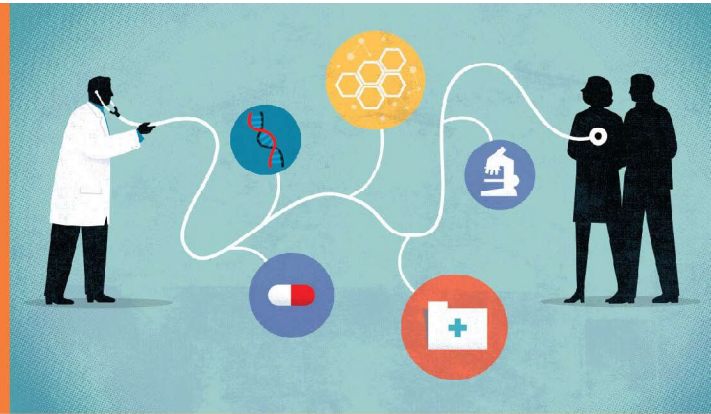


Critical Illness

Helping protect you and your family with lump sum coverage



Critical Illness/Cancer voluntary coverages pay benefits to you

With our Critical Illness and Cancer plans, you'll receive a benefit after a serious illness or a condition such as a heart attack, stroke, coronary artery disease, or cancer is diagnosed. During your recovery, you and your loved ones can rest a little easier knowing you won't have to deplete your bank accounts or take on additional debt to cover day-to-day living expenses.

Why do I need Critical Illness and Cancer coverages?

These plans can assist you with a variety of expenses so you can focus on getting better. You can use the benefit however you want:

- Make your mortgage payments.
- Hire extra help around the house, such as in-home caregivers.
- Help cover medical bills as well as therapy and training.
- Pay for travel to treatment facilities away from home – and for family visits.

In addition to the physical and emotional effects, people who are diagnosed with a serious condition may see a costly impact on their expenses. You may need additional help to absorb the expense of paying for drugs and other associated costs.

Here's how it works

All benefit payments are made directly to you, placing you in control at a time when you may feel that your options are limited. Some or all of the benefit is available to you after your initial diagnosis, so it's there when you need it most. You will save on your premiums because coverage through your Union typically is less expensive than purchasing on your own, and you can pay premiums through automatic payroll deduction. You can continue the coverage even if you change Unions.

Critical Illness/Cancer Coverage

Coverage type	Voluntary Critical Illness insurance is a group policy that includes coverage for vascular, cancer, and other critical illnesses.		
Product	Policy Type:	Group	
	Policy Name:	Critical Illness	
Eligibility	Issue Ages:	Member:	18 – 64
		Spouse:	18 – 64
		Child:	Under age 26
	Criteria:	<ul style="list-style-type: none"> Member is benefit eligible, actively at work full-time, working at least 20 hours per week. Spouse and children are not eligible if Member is not issued coverage. Spouse includes domestic partner where allowed by state and Union. 	
	Termination Age:	<ul style="list-style-type: none"> Member: Age 65 unless actively at work, then on last day of active employment. Spouse: When Member terminates. Child: Age 26, or when Member terminates, whichever is earlier. 	
Underwriting Offer		Guarantee Issue	Simplified Issue*
	Member:	\$20,000	\$50,000
	Spouse:	50% of the Member's benefit	\$25,000
	Child(ren):	\$5,000	\$5,000
Benefit Amounts	Member:	\$10,000 - \$50,000	
	Spouse:	\$5,000 - \$25,000, 50% of Member election	
	Child(ren):	\$5,000, 50% of Member election to \$5,000	

**If Enrollment technology does not support SI Underwriting all applications must be taken on paper applications.

Benefits and Features Conditions

Covered Conditions		Percent Payment
	We will pay each Benefit shown up to the Covered Person's Face Amount for each Specified Disease not exceeding the Maximum Issue Amount.	
	<ul style="list-style-type: none"> Heart attack 	100%
	<ul style="list-style-type: none"> Stroke 	100%
	<ul style="list-style-type: none"> First diagnosis of internal cancer or malignant melanoma 	100%
	<ul style="list-style-type: none"> Carcinoma in situ 	25%
	<ul style="list-style-type: none"> Skin Cancer 	\$500
	<ul style="list-style-type: none"> 30 day waiting period 	
	<ul style="list-style-type: none"> Major Organ Transplant 	100%
	<ul style="list-style-type: none"> End-stage renal failure 	100%
	<ul style="list-style-type: none"> Alzheimer's 	100%
	Pre-existing Condition Limitation Waived	
	Waiver of Premium for Disability After 180 days	
	Portability Included	
	Benefit Reduction None	

Union Elected Optional Benefits

	Recurrence Included	
	Wellness Screening \$50	