



America's Consumer Affiliates

# BENEFITS

2020 Enrollment Guide



# 3

## Additional Options

Plans for Enhanced Coverage



# Critical Illness Insurance

**GUARANTEED ISSUE UP TO \$25,000!  
\$50,000 MAX!**



## What Is It?

Concentrate on your recovery, not your finances. Critical illness insurance provides a single cash benefit paid directly to you if you're diagnosed or treated for a covered critical illness – giving you the flexibility to help pay bills related to treatment or to help with everyday living expenses, such as car payments, the mortgage, groceries, or utility bills. Consider how you would manage if you were unable to work due to an illness.

### Critical Illness

|   |  |
|---|--|
| <b>Critical Illness Benefit</b>                 | Critical illness insurance provides a lump-sum cash benefit which the member can use however they wish. After the critical illness diagnosis, the insured person will receive a lump-sum percentage of the elected benefit amount. The diagnosis must be made after the effective date of the certificate.   |
| <b>Recurrent Critical Illness Benefit Rider</b> | This benefit provides each insured person with an opportunity to receive an additional payment for the same critical illness. The Recurrence Benefit is a percentage of the Critical Illness Benefit amount and the percentage is selected by the association. A recurrence of the same critical illness must be separated by a 12 month waiting period. Only one Recurrence Benefit will be paid for each critical illness. |
| <b>Wellness Indemnity Benefit Rider</b>         | This benefit can help pay the costs for a screening test for early disease signs and lead to earlier intervention, better outcomes and healthier members. The benefit is payable once per calendar year per insured person.  |
| <b>First Occurrence</b>                         | First occurrence after effective date  |
| <b>Rate Structure</b>                           | Voluntary - Issue Age  |

### Covered Critical Illnesses

| Illness covered under policy                         | Percentage of Benefit Amount |
|--|------------------------------|
| Heart Attack   | 100%                         |
| Stroke   | 100%                         |
| Life Threatening Cancer                              | 100%                         |
| Major Organ Transplants                              | 100%                         |
| End Stage Renal Failure                              | 100%                         |
| Blindness and/or Deafness                            | 100%                         |
| Amyotrophic Lateral Sclerosis (Lou Gehrig's Disease) | 100%                         |
| Coronary Artery Bypass Surgery                       | 25%                          |
| Carcinoma In Situ                                    | 25%                          |
| Prostate Cancer with TNM Classification of T1        | 25%                          |
| Angioplasty  | 5%                           |
| Skin Cancer  | 5%                           |

| Additional Benefit                       | Benefit Amount |
|--|----------------|
| Wellness Indemnity Benefit               | \$50           |
| Recurrent Critical Illness Benefit Rider | 50%            |

## \$ Sample Premiums for Member - Non-Tobacco Rates \$

| Age   | \$10,000 | \$15,000 | \$20,000 | \$25,000 | \$30,000 | \$35,000 | Age   | \$10,000 | \$15,000 | \$20,000 | \$25,000 | \$30,000 | \$35,000 |
|-------|----------|----------|----------|----------|----------|----------|-------|----------|----------|----------|----------|----------|----------|
| 18-29 | \$13.90  | \$16.85  | \$19.80  | \$22.75  | \$25.70  | \$28.65  | 50-59 | \$35.10  | \$48.65  | \$62.20  | \$75.75  | \$89.30  | \$102.85 |
| 30-39 | \$15.10  | \$18.65  | \$22.20  | \$25.75  | \$29.30  | \$32.85  | 60-64 | \$66.50  | \$95.75  | \$125.00 | \$154.25 | \$183.50 | \$212.75 |
| 40-49 | \$22.30  | \$29.45  | \$36.60  | \$43.75  | \$50.90  | \$58.05  | 65+   | \$77.20  | \$111.80 | \$146.40 | \$181.00 | \$215.60 | \$250.20 |

**MONTHLY**

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This is a brief summary of critical illness insurance. Insurance may not be available in all jurisdictions. Limitations and exclusions apply. Refer to the policy, certificate and riders for complete details.