

## What Critical Illness Represent

Critical illness insurance is medical insurance that pays a lump-sum benefit upon diagnosis of a critical illness or condition. A critical illness insurance payout helps you avoid the financial strain a major illness can create so you can focus on your recovery. It gives you the freedom to:

- Get the treatment you want
- Spend time with your family and friends
- Keep your home and other assets

Critical illness insurance pays 100% of your maximum benefit amount for these illnesses and conditions:

Heart Attack (myocardial infarction) when your:

- Heart's blood supply is blocked
- Heart has permanent tissue death and scarring
- Diagnosis is based on new changes on your electrocardiogram (ECG or EKG) and blood tests

Life-threatening cancer when cancer is:

- Malignant; and
- Growing uncontrollably outside its original area invading normal tissue

Stroke when:

- A blood vessel rupture in the brain; or
- A blood clot blocks blood flow through the brain; and
- Effects of the neurological injury last for at least 30 days

Alzheimer's disease when:

- Your neurologist diagnoses you with advanced stages of Alzheimer's; and
- You require permanent daily supervision; and
- You cannot do three or more activities of daily living by yourself

Major organ transplant when:

- There is clinical evidence of major organ failure
- Your malfunctioning organ (s) or tissue must be replaced with a suitable donor's organ (s) or tissue; and
- You are registered with United Network of Organ Sharing (UNOS)

Pays 100 percent of your maximum benefit for:

- Multiple Sclerosis
- Paralysis
- Kidney failure
- Blindness
- Deafness