



CRITICAL ILLNESS

BENEFIT PAYMENT EXAMPLE

Based on \$15,000 Critical Illness Benefit Amount with 2X Benefit Multiplier

	Invasive Cancer ¹	\$15,000
		+
	2nd Opinion Invasive Cancer ²	\$250
		+
	Angioplasty/ Stent (payable at 25%) ²	\$3,750
		+
	Skin Cancer ²	\$1,000
		+
	Skin Cancer (2nd Occurrence) ³	\$1,000
		+
	Heart Attack ⁴	\$9,000
		+
	Private Transportation (2 round trips) ⁵	\$400
		+
	Lodging (2 nights) ⁵	\$400
		+
	Professional Ground Transportation (1 round trip) ⁵	\$100
		+
	Physical Therapy (20 visits) ⁴	\$1,000

Total Benefit Payments \$31,900

¹ Applied to the first Critical Illness Benefit Amount

² Applied to the second Critical Illness Benefit Amount

³ Applied to the second Critical Illness Benefit Amount.

Assumes the one month Benefit Separation Period has been met

⁴ Remaining balance under the second Critical Illness Benefit Amount

⁵ Payable in addition to the Critical Illness Benefit Amount