

Your Critical Illness Benefits

CriticalEvents critical illness indemnity insurance pays you a benefit to cover expenses associated with a covered critical illness. The type of illness determines payout amounts. Critical illness insurance is a voluntary policy intended to supplement your major medical insurance. It is not considered minimum essential coverage to meet the requirement of the Affordable Care Act. Benefits are as follows:

BASE POLICY BENEFITS	PERCENTAGE OF BENEFIT	PLAN OPTION 1
Heart Attack	100%	Included
Stroke	100%	Included
End-Stage Renal Failure	100%	Included
Other Specified Organ Failure (Loss of sight, speech, or hearing)	100%	Included
Miscellaneous Diseases -Amyotrophic Lateral Sclerosis (Lou Gehrig's Disease), Encephalitis/meningitis, Rocky Mountain Spotted Fever, Typhoid Fever, Anthrax, Cholera, Primary Sclerosing Cholangitis (Walter Payton's Disease), and Tuberculosis	100%	Included
Alzheimer's Disease	30%	Included
Coronary Artery Disease Requiring Bypass Grafts	25%	Included

	PLAN OPTION 1
Dependent Insurance	50%
First Occurrence	First occurrence after effective date
Benefit Reduction	No Reduction
Rate Structure	Issue Age

CANCER BENEFIT RIDER	PERCENTAGE OF BENEFIT	PLAN OPTION 1
Invasive Cancer	100%	Included
Bone Marrow Failure	100%	Included
Carcinoma in Situ	25%	Included
Prostate Cancer with TNM Classification of T1	25%	Included
Cancer Benefit Waiting Period		None

ADDITIONAL BENEFITS	PLAN OPTION 1
Recurrent Critical Illness Benefit Rider (Rider Form Series CRRCI500)	100%
Wellness Indemnity Benefit Rider (Rider Form Series CRWEL500)	\$50