

Plan-at-a-Glance | New Jersey

Critical Illness – INDIVIDUAL

Supplement your medical coverage and help protect your family, lifestyle and finances.

Your medical plan offers health care coverage you and your family rely on. Now you can supplement your benefits beyond medical with Critical Illness insurance.

A major health event like a heart attack or cancer can quickly throw an average family into a financial crisis. While health insurance will help cover medical expenses, you may not be prepared for other financial setbacks that can occur when you're diagnosed with a critical illness. From lost income and medical deductibles to out-of-network office visits and uncovered treatments - these can all contribute to a financial hardship. Cash benefits from a Critical Illness insurance plan can help pay the expenses traditional health insurance doesn't cover, enabling you to focus on recovery.

Standard Features

Eligible Issue Ages: 18 through 70. This policy is guaranteed renewable for life.

Benefit Amount: You choose an amount between **\$4,000** and **\$48,000**, in \$4,000 increments.

The Benefit Amount represents the cash payout you may receive upon diagnosis of a Specified Disease, as shown in the chart below.

Coverage for your Spouse/Partner

- If you're including your **Spouse or Partner** on your application, his or her Benefit Amount must match yours

What type of conditions does Critical Illness Insurance pay benefits for?

Specified Disease	% of Benefit Amount payable upon first diagnosis
Heart Attack	100%
Stroke (CVA)	100%
Coronary Artery Disease	25%
Invasive Cancer (Sometimes referred to as infiltrating cancer)	100%
Carcinoma in Situ (Stage 0 and/or TisN0M0)	25%
Prostate Cancer	25%
End Stage Renal Failure (Stage 5 Chronic Kidney Disease)	100%
Major Organ Failure	100%

See *Exclusions* on next page for Pre-Existing Condition Limitations.

Re-Occurrence Benefit

If you received a cash benefit payout for a Specified Disease, and are later diagnosed with a re-occurrence of that disease, you can receive another cash benefit equal to your previous payout, as long as the two diagnoses are at least 6 months apart, or for Invasive Cancer 6 months treatment-free.

Subsequent Diagnosis of a Different Specified Disease

If you received a cash benefit payout for a Specified Disease, and are later diagnosed with a different Specified Disease, you can receive another cash benefit equal to the full Benefit Amount payable for the new disease if your diagnosis is at least six months after your diagnosis for the first disease. Subsequent diagnoses for different Specified Diseases must be at least six months apart from one another.

Exclusions

No Benefit Amount will be payable for or on account of: a Covered Person's suicide or any attempt at suicide or intentionally self-inflicted injury or sickness while sane or insane; or commission of or attempt to commit a felony or being engaged in an illegal occupation; or a Covered Person's voluntary participation in any riot or civil insurrection; or any illness specifically excluded from the definition of any Specified Disease; or war, or any act of war, whether declared or not.

Pre-Existing Condition Limitations

- We do not pay for any Specified Disease Benefit due to, or caused by, a pre-existing condition, as defined, during the 6-month period beginning on the date that person became a Covered Person.
- Pre-existing condition means a disease or physical condition for which medical advice was given or treatment was recommended by, or received from, a member of the medical profession within the 6-month period prior to the effective date of coverage.

THIS IS A LIMITED BENEFIT POLICY.

For more information, contact your agent or visit us at YourLifeSecure.com

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