



Critical Illness Insurance | New Jersey
Individual





Help protect your family, lifestyle, and finances with Critical Illness Insurance.

When a critical illness strikes, you should be focused on your health, not your finances. Unfortunately in too many cases, illness is only part of the battle. Things like lost income, medical deductibles, out-of-network office visits and uncovered treatments can contribute to financial hardship for many families. With Critical Illness insurance, you can supplement benefits beyond your medical plan with coverage you and your family can rely on.

Did you know?

- The odds of developing cancer in a lifetime are one in two for men and one in three for women.¹
- About every 40 seconds, someone in the U.S. will suffer a heart attack.²
- About one-third of Americans struggle to pay their medical bills, including those with insurance, while 27% delay or skip getting the health care they need due to cost.³



¹ American Cancer Society, *Cancer Facts & Figures 2017*.

² American Heart Association, *Heart Disease and Stroke Statistics, 2017*.

³ Kaiser Family Foundation, *Americans' Challenges with Health Care Costs, March 2017*.

Financial support when you need it the most.

Critical Illness insurance offers essential benefits when you need them most. It provides a lump-sum payment when you're diagnosed with a serious disease to help ease the strain on your finances so you can focus on recovery. You can't predict a critical illness like cancer or a heart attack, but you can be prepared and help protect a better tomorrow for yourself and your family.

Straightforward insurance to meet your needs

LifeSecure allows you to choose an insurance plan that meets your needs and pairs with your medical coverage. And with LifeSecure's Critical Illness insurance, there's only one decision - just choose a Benefit Amount between \$4,000 and \$48,000, in \$4,000 increments.

Minimum Benefit Amount: \$4,000

Maximum Benefit Amount: \$48,000

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

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

Specified Diseases*	% 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 *Limitations and Exclusions* on last page for information on the Pre-Existing Condition Limitation.



How might you use your Critical Illness cash benefits? You decide.

Critical Illness Insurance provides a lump-sum benefit upon the diagnosis of a covered disease, regardless of any other insurance you have. How you use your benefits is up to you! **Examples include:**

- Medical deductibles, co-pays, or co-insurance
- Other medical costs including prescriptions, second opinions, experimental treatments and out-of-network expenses
- Rehabilitative services
- Transportation to/from appointments or travel expenses to seek medical treatment outside of your community
- Mortgage/rent, auto loan payments, or other daily bills
- Help with lost wages while away from work
- Childcare and housekeeping help
- Airfare for family travel
- Anything else you want or need



Standard Features



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

Coverage for your Spouse/Partner

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

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 the diagnosis for the first disease. Subsequent diagnoses for different covered Specified Diseases must be at least six months apart from one another.

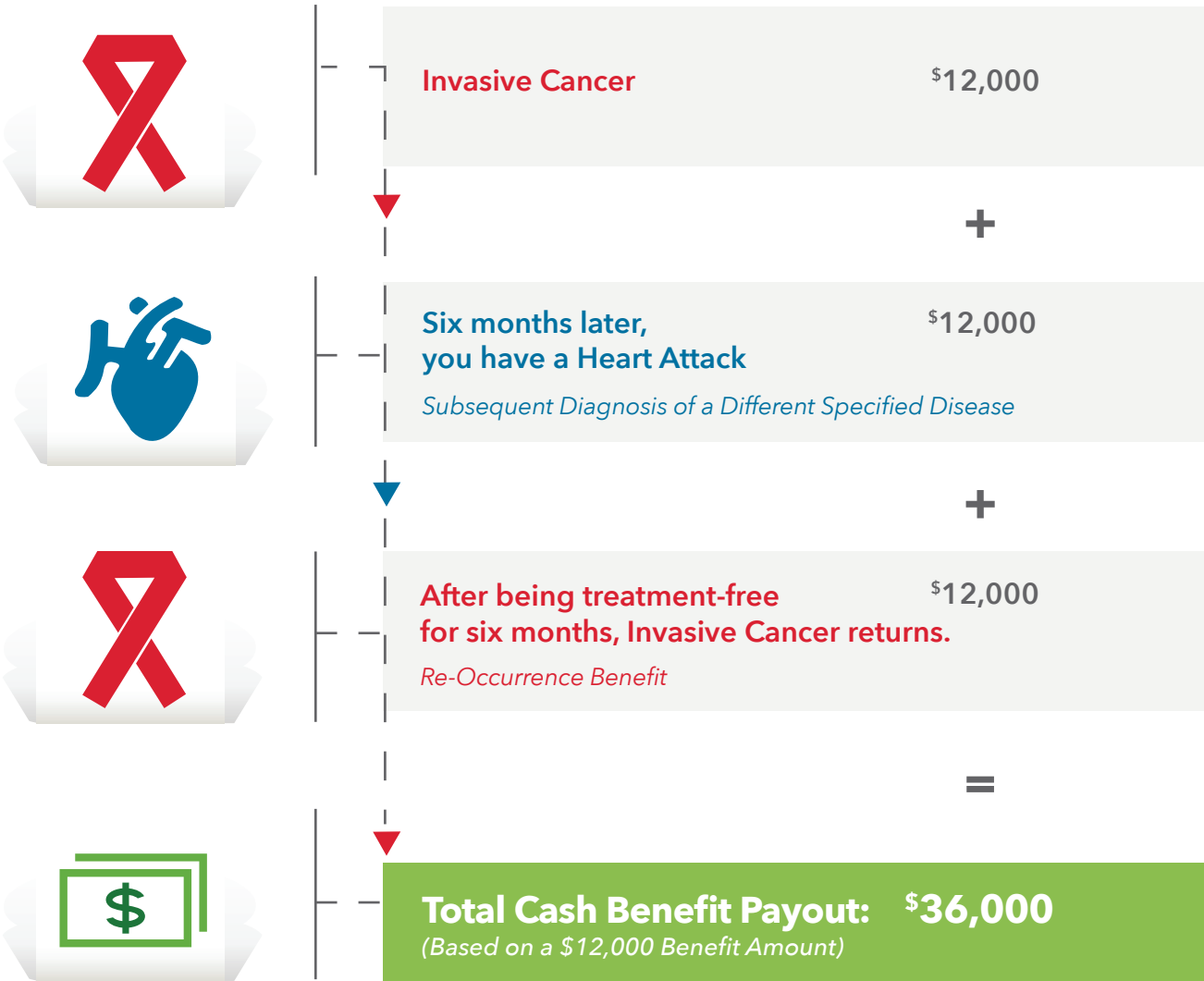


How is your Critical Illness Benefit Calculated?

You will receive a **lump-sum payment** based on your Benefit Amount upon the initial diagnosis of a covered condition (see chart on page 3). For example, if you selected a **\$12,000 Benefit Amount** and were later diagnosed with Invasive Cancer, you would receive a \$12,000 cash benefit payment.

See Benefit Payout example below for a person with multiple illnesses and a re-occurrence of a Specified Disease.

Benefit Payout Example



Sample Monthly Premium Rates*

Critical Illness Plan Design – Individual

Benefit Amount: \$12,000

Age	MALE Self Only	FEMALE Self Only	MALE OR FEMALE with Spouse**
18	\$7.60	\$7.84	\$10.48
19	\$7.60	\$7.84	\$10.48
20	\$7.60	\$7.84	\$10.48
21	\$7.60	\$7.84	\$10.48
22	\$7.60	\$7.84	\$10.48
23	\$7.84	\$8.13	\$11.01
24	\$8.08	\$8.42	\$11.54
25	\$8.32	\$8.71	\$12.07
26	\$8.56	\$9.00	\$12.60
27	\$8.80	\$9.28	\$13.12
28	\$9.23	\$9.62	\$13.89
29	\$9.66	\$9.96	\$14.66
30	\$10.09	\$10.30	\$15.43
31	\$10.52	\$10.64	\$16.20
32	\$10.96	\$10.96	\$16.96
33	\$11.63	\$11.54	\$18.21
34	\$12.30	\$12.12	\$19.46
35	\$12.97	\$12.70	\$20.71
36	\$13.64	\$13.28	\$21.96
37	\$14.32	\$13.84	\$23.20
38	\$15.33	\$14.61	\$24.98
39	\$16.34	\$15.38	\$26.76
40	\$17.35	\$16.15	\$28.54
41	\$18.36	\$16.92	\$30.32
42	\$19.36	\$17.68	\$32.08
43	\$20.70	\$18.54	\$34.28
44	\$22.04	\$19.40	\$36.48

Age	MALE Self Only	FEMALE Self Only	MALE OR FEMALE with Spouse**
45	\$23.38	\$20.26	\$38.68
46	\$24.72	\$21.12	\$40.88
47	\$26.08	\$22.00	\$43.12
48	\$27.86	\$22.96	\$45.86
49	\$29.64	\$23.92	\$48.60
50	\$31.42	\$24.88	\$51.34
51	\$33.20	\$25.84	\$54.08
52	\$34.96	\$26.80	\$56.80
53	\$37.07	\$28.00	\$60.11
54	\$39.18	\$29.20	\$63.42
55	\$41.29	\$30.40	\$66.73
56	\$43.40	\$31.60	\$70.04
57	\$45.52	\$32.80	\$73.36
58	\$48.35	\$34.48	\$77.87
59	\$51.18	\$36.16	\$82.38
60	\$54.01	\$37.84	\$86.89
61	\$56.84	\$39.52	\$91.40
62	\$59.68	\$41.20	\$95.92
63	\$63.28	\$43.46	\$101.78
64	\$66.88	\$45.72	\$107.64
65	\$70.48	\$47.98	\$113.50
66	\$74.08	\$50.24	\$119.36
67	\$77.68	\$52.48	\$125.20
68	\$82.91	\$55.21	\$133.16
69	\$88.24	\$57.98	\$141.26
70	\$93.70	\$60.80	\$149.54

* Premium rates shown are for illustrative purposes. Different rates apply for nicotine users.

** Premium rates shown above assume an opposite gender spouse who is the same age as the policyholder. Use LifeSecure's online quote calculator to obtain rates for other scenarios. Spouse means your lawfully married spouse, civil union partner, domestic partner or legal partner.

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 Limitation

We will not pay a Benefit Amount for Diagnosis of a Specified Disease that:

- Is Diagnosed within 6 months after the Policy Effective Date of coverage; and
- Is caused by, contributed by, or results from a Pre-Existing Condition.

Pre-Existing Condition means a Specified Disease for which, within 6 months before the Policy Effective Date:

- Symptoms existed that would cause an ordinarily prudent person to seek advice or treatment from a Physician; or
- The Covered Person was treated, and received medical advice from a Physician, or was prescribed medicine.

THIS IS A LIMITED BENEFIT POLICY.

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

The Individual Critical Illness Insurance product is underwritten by LifeSecure Insurance Company. LifeSecure and the interlocking logo are trademarks of **LifeSecure Insurance Company – New Hudson, MI**. This marketing brochure is for illustrative purposes only and is not a contract. It is intended only to provide a general overview of our product and services. Please remember only the insurance policy can give actual coverage amounts, terms, and conditions. Refer also to the Outline of Coverage. This is an insurance solicitation. An agent may contact you.

