



**Group Supplemental Insurance Coverage
Enrollment Guide for
Critical Illness Insurance**



Underwritten by





Critical Illness Insurance

Product Highlights:

- First Occurrence Benefit
- Additional Occurrence Benefit
- Re-Occurrence Benefit
- \$50 Health Screening Benefit (employee and spouse only)

Covered Critical Illnesses

CANCER (Internal or Invasive)	Pays 100% of Benefit Amount
HEART ATTACK (Myocardial Infarction)	Pays 100% of Benefit Amount
STROKE (Apoplexy or Cerebral Vascular Accident)	Pays 100% of Benefit Amount
RENAL FAILURE (End Stage)	Pays 100% of Benefit Amount
MAJOR ORGAN TRANSPLANT	Pays 100% of Benefit Amount
CARCINOMA IN SITU*	Pays 25% of Benefit Amount
CORONARY ARTERY BYPASS SURGERY**	Pays 25% of Benefit Amount

Face Amounts

Employee: \$5,000 up to \$50,000

Spouse: 50% of employee election

Dependent Children: 25% of primary insured benefit at no additional charge.

Issue Age

• Employee and Spouse: 18–64

• Dependent Children: All children of the insured who are unmarried and under twenty-five (25) years of age

• If diagnosis occurs after the age of 70, half of the benefit is payable.

Guaranteed Issue up to \$10,000 for employee. Further coverage available on a simplified issue basis (3 questions).

Health Screening Benefit

After the Waiting Period, An insured may receive a maximum of \$50 for any one covered screening test per calendar year. We will pay this benefit regardless of the results of the test. Payment of this benefit will not reduce the amount payable for the diagnosis of a critical illness. There is no limit to the number of years the insured can receive the health screening benefit; it will be paid as long as the policy remains in force. This benefit is payable for the covered member and spouse. This benefit is not paid for dependent children. The covered health screening tests include:

- Stress test on a bicycle or treadmill
- Fasting blood glucose test, blood test for triglycerides or serum cholesterol test to determine level of HDL and LDL
- Breast ultrasound
- CA 125 (blood test for ovarian cancer)
- Chest x-ray
- Flexible sigmoidoscopy
- Mammography
- PSA (blood test for prostate cancer)
- Bone marrow testing
- CA 15-3 (blood test for breast cancer)
- CEA (blood test for colon cancer)
- Colonoscopy
- Hemocult stool analysis
- Pap smear
- Serum protein electrophoresis (blood test for myeloma)
- Thermography

* If this benefit is paid, it will reduce the cancer benefit by 25%

** If this benefit is paid, it will reduce the Heart Attack Benefit by 25%

Critical Illness Insurance



Weekly Non-Tobacco Rates

Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-29	\$0.83	\$1.26	\$1.68	\$2.11	\$2.54	\$2.97	\$3.39	\$3.82	\$4.25	\$4.69
30-39	\$1.19	\$1.97	\$2.76	\$3.54	\$4.33	\$5.11	\$5.90	\$6.68	\$7.47	\$8.25
40-49	\$2.00	\$3.59	\$5.18	\$6.77	\$8.37	\$9.96	\$11.55	\$13.14	\$14.73	\$16.33
50-59	\$3.28	\$6.16	\$9.03	\$11.91	\$14.79	\$17.67	\$20.54	\$23.42	\$26.30	\$29.17
60-64	\$5.02	\$9.63	\$14.25	\$18.87	\$23.48	\$28.10	\$32.71	\$37.22	\$41.94	\$46.56

Weekly Tobacco Rates

Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-29	\$1.12	\$1.83	\$2.55	\$3.27	\$3.98	\$4.70	\$5.41	\$6.13	\$6.84	\$7.56
30-39	\$1.75	\$3.10	\$4.45	\$5.80	\$7.15	\$8.50	\$9.85	\$11.20	\$12.55	\$13.90
40-49	\$3.75	\$7.10	\$10.44	\$13.79	\$17.13	\$20.48	\$23.83	\$27.17	\$30.52	\$33.87
50-59	\$6.17	\$11.94	\$17.71	\$23.48	\$29.25	\$35.02	\$40.79	\$46.56	\$52.33	\$58.10
60-64	\$9.63	\$18.87	\$28.10	\$37.33	\$46.56	\$55.79	\$65.02	\$74.25	\$83.48	\$92.71

These rates are for employee coverage. Rates that include spouse coverage can be provided by your enroller.

Limitations and Exclusions:

This plan contains a 30-day “waiting period.” This means that no benefits are payable for any covered person who has been diagnosed before coverage has been in force 30 days from the effective date of coverage. If a covered person is first diagnosed during the “waiting period,” benefits for that Critical Illness will apply only to loss commencing after two years from the effective date of coverage, or the covered person may elect to void the certificate from the beginning and receive a full refund of premium. The date of diagnosis of a Critical Illness must be separated from the date of diagnosis of a subsequent different Critical Illness by at least 6 months. The applicable benefit amount will be paid if: the date of diagnosis is after the waiting period; the date of diagnosis occurs while the policy is in force; and the cause of the illness is not excluded by name or specific description.

Benefits will not be paid for loss due to:

1. Intentionally self-inflicted injury or action;
2. Suicide or attempted suicide while sane or insane;
3. Illegal activities or participation in an illegal occupation;
4. War, whether declared or undeclared or military conflicts, participation in an insurrection or riot, civil commotion or state of belligerence;
5. Substance abuse; or
6. Pre-existing conditions.

Pre-existing Condition Limitation

“Pre-existing Condition” means a sickness or physical condition which, within the 12-month period prior to the effective date, resulted in the insured receiving medical advice or treatment. We will not pay benefits for any condition or illness starting within 12 months of the effective date which is caused by, contributed to, or resulting from a pre-existing condition. A claim for benefits for loss starting after 12 months from the effective date will not be reduced or denied on the grounds that it is caused by a pre-existing condition. A condition will no longer be considered pre-existing at the end of 12 consecutive months starting and ending after the effective date.



**Use supplemental coverage
to complete your puzzle!**

Enroll Today!

This coverage has exclusions, limitations and terms under which it may be continued in force or discontinued.
For costs and complete details of the coverage, call or write Continental American Insurance Company
at 888-730-2244 or 2801 Devine Street, Columbia, SC 29205