

Plan Details - Critical Illness

The Critical Illness plan provides cash benefits in the event of a critical illness or death.

Full critical illness benefits are paid in the event of:

- Cancer Type A
- Kidney failure
- Heart Attack
- Major organ transplant
- Stroke

Partial (25%) critical illness benefits are paid in the event of:

- Advanced Alzheimer's disease
- Coronary artery bypass graft

A term life benefit is also included.

Two optional benefits are available:

Waiver of Premium: If the primary insured is totally disabled for six months or longer, this option waives the monthly premium for the Critical Illness policy and any optional benefits until the primary insured is no longer totally disabled.

Accidental Death Coverage: If the primary insured or covered spouse dies as a result of an accident, this option doubles the term life benefit amount.