

Solutions for Critical Illness Insurance

Industry-Leading Voluntary Benefits Coverage and Services

Cancer, heart attack, stroke. These words strike fear in the hearts of everyone, as such critical illnesses once meant sure death. Fortunately, today's modern medicine has dramatically increased the chance of surviving a critical illness.

67%↑

More than **67 percent** of the 1.6 million Americans who receive a cancer diagnosis each year will recover from the disease.¹

Unfortunately, most households don't have enough savings to cover a major financial setback brought on by a critical illness.⁴ A large percentage of people filing bankruptcy do so because of medical bills or other financial consequences of illness or injury. Alarming, 76 percent of those families had major medical insurance.⁵

Critical Illness Insurance can make a big difference when it comes to the financial survival of a working family in the midst of a medical crisis. This quality supplement protects employees from the physical and financial consequences of serious medical conditions.

Covered illnesses include:

- ▶ Cancer
- ▶ Heart Attack
- ▶ Stroke
- ▶ End Stage Renal (Kidney) Failure
- ▶ Major Organ Transplant

We're here to empower results

Contact your local Voluntary Benefits & Enrollment Solutions consultant for more information.

¹ American Cancer Society

² CDC

³ American Cancer Society

⁴ Huffington Post, June 2013

⁵ The Journal of Health Affairs, 2004

Standard health insurance is not enough in a serious medical crisis because of the loss of income and increased non-medical expenses. Survivors and their families can be financially shattered by out-of-pocket expenses and other charges which are not paid by health insurance. Critical Illness Insurance is designed to protect their income and personal assets in the event of a life-changing health crisis.

The benefits paid through this policy are generally used to help fill gaps in major medical insurance, although many individuals ultimately purchase Critical Illness coverage to protect assets. Employees can use this benefit any way they choose—to pay deductibles and coinsurance, for expenses incurred by the family as they care for the employee, or simply to replace lost earnings from being out of work. This policy can also provide an annual wellness benefit to aid in the early detection and treatment of the aforementioned illnesses.

Critical Illness Plan Features:

- ▶ Guaranteed issue coverage for employee, spouse, and child(ren)
- ▶ A lump sum payment is paid directly to the insured upon diagnosis of a covered condition
- ▶ Issue age rates
- ▶ Includes wellness benefit
- ▶ Health Savings Account (HSA) compliant
- ▶ Easy to enroll at work and pay through payroll deduction
- ▶ Payout not dependent on income or other insurance
- ▶ Affordable group rates
- ▶ Coverage is portable—can take the policy with them if they change jobs or retire

Critical Illness Insurance helps offset those expenses, eliminating a significant worry, so employees and family members can concentrate on what matters most—getting well.

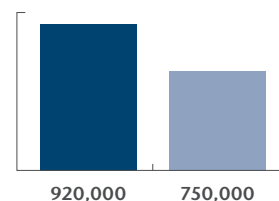
Whether you are interested in integrating a new voluntary benefits program into your HR strategy or considering changes to an existing program, Aon offers the necessary resources, expertise, and services to meet your company's needs for a successful voluntary benefits program.

This product description is intended for general informational purposes only and does not amend, alter, or modify the actual terms or conditions of any insurance policy. Please consult your policy for definite terms, conditions and service levels.

About Aon

Aon plc (NYSE:AON) is a leading global professional services firm providing a broad range of risk, retirement and health solutions. Our 50,000 colleagues in 120 countries empower results for clients by using proprietary data and analytics to deliver insights that reduce volatility and improve performance.

For further information on our capabilities and to learn how we empower results for clients, please visit <http://aon.mediaroom.com>.



A significant percentage of the **920,000** Americans who suffer heart attacks² and the **750,000** who have a stroke³ each year also will survive the incident.