



CRITICAL ILLNESS COVERAGE

COVERS

- Heart Attack
- Stroke
- Kidney Failure
- Cancer*

BENEFITS

- 24/7 on- and off-duty coverage
- One-time lump sum cash benefit payable after diagnosis from a covered condition
- Benefit amounts of \$10,000 - \$30,000 available
- Accidental Death & Dismemberment Benefit

WHY CRITICAL ILLNESS?

- Cancer may not be covered by traditional Accident & Sickness policies
- Provides broad heart and circulatory related coverages
- Fills the gaps in Accident & Sickness and Workers' Compensation policies

ELIGIBILITY (COVERED PERSON)

- All members of an emergency service organization**
- New members are eligible for coverage at the next renewal date**
- Coverage terminates on the policy expiration date when a member is no longer with the organization

CONDITIONS

- Coverage must be in effect for a Covered Person for at least 90 days prior to the diagnosis of the condition
- Covered Person must survive for a period of 30 days after the diagnosis
- Covered Person is under age 75 when first diagnosed with cancer

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