

# IF YOU BECOME CRITICALLY ILL, MEDICAL EXPENSES MIGHT BE ONLY THE BEGINNING OF YOUR FINANCIAL TROUBLES.

**WHEN A CRITICAL ILLNESS STRIKES** – cancer, heart attack or any other serious condition that affects your life – medical expenses won't be the only expenses you need to be concerned about. Additional expenses may come at a time when you are unable to work and earn an income.

- ▲ Medical deductibles and co-insurance
- ▲ Transportation to and from treatment
- ▲ Daily living assistance, such as meal preparation and shopping
- ▲ Childcare and eldercare
- ▲ Home repair and maintenance, such as lawn care
- ▲ Spouse or partner taking time off to act as caregiver

If you are like many Americans, you could find it very difficult to financially survive a critical illness. More than 25 million middle class American families are living paycheck to paycheck. One in five have missed payments on their bills.<sup>1</sup>

## HOW LIKELY AM I TO BE AFFECTED BY A CRITICAL ILLNESS?

Can you think of a friend or family member who has been struck by cancer, heart disease or stroke? If you can't, you're a rare and very lucky person.

The American Cancer Society estimated

**1.7 MILLION**  
new cases of cancer would be  
diagnosed in 2014.<sup>2</sup>

The lifetime  
probability of  
developing cancer  
in men is **1 in 2**.<sup>3</sup>



The lifetime  
probability of  
developing cancer  
in women is **1 in 3**.<sup>3</sup>



IF YOU CONTRACTED CANCER, COULD YOU PAY FOR ALL THE  
COSTS ASSOCIATED WITH TREATMENT AND RECOVERY?



Approximately every  
**34 SECONDS**,  
an American has a  
coronary event.<sup>4</sup>

If you had a heart attack, could you afford to pay someone to do all of the things you usually do, like house repairs, taking care of children and getting to and from rehabilitation and doctor appointments?

On average, every  
**40 SECONDS**,  
someone in the United States  
has a stroke.<sup>5</sup>

If you suffered a stroke, could you afford to pay for house modifications, such as ramps and lifts? Could you earn a living if you couldn't speak, write or stand for a prolonged period of time?

Critical Illness insurance will help offset the financial burden so the focus can be on getting better.



## WHAT DOES CRITICAL ILLNESS INSURANCE COST? HOW DOES IT HELP ME?

On average, a 43-year-old person, along with a spouse and three children, can be covered by a \$10,000 critical illness benefit for as little as \$25 per month. That modest monthly premium can give them peace of mind that comes from knowing their family will have a pool of cash to help financially survive a critical illness.



A couple in their early 30s can purchase a \$10,000 critical illness plan for less than \$3 a week.

They can cover that by changing their morning coffee from a large to a medium. If a Critical Illness strikes, they'll be able to help pay the costs associated with having a high deductible health plan.



For about \$10 per week, a 48-year-old woman can have \$20,000 of critical illness coverage. If she suffers a Critical Illness she would have the financial ability to pay for travel and lodging at a treatment facility of her choice.

## APPLY TODAY! CRITICAL ILLNESS INSURANCE—HELPING PAY FOR UNPLANNED EXPENSES

### IN ADDITION TO SPECIFIC EXCLUSIONS AND LIMITATIONS FOR A COVERED CONDITION:

#### A Pre-existing Condition Exclusion

- ▲ A Pre-existing Condition is any illness or injury for which the insured received medical treatment for or advice was rendered, prescribed or recommended, whether or not it was diagnosed at all or misdiagnosed or had symptoms for which an ordinarily prudent person would have consulted a physician within 12 months prior to the policy effective date.
  - A Pre-existing Condition is not covered for the first 12 months after the policy effective date.
  - The Pre-existing conditions clause may vary by state.

#### Exclusions and Limitations

- ▲ If an Injury or Illness causes more than one Covered Condition to occur, benefits are only payable under the greatest benefit level

percentage and are payable once, up to 300% of the Critical Illness Insurance benefit in the Schedule of Benefits.

- ▲ Benefits for a kidney transplant are covered under the End Stage Renal Failure benefit only.
- ▲ The Insured must be registered by the United Network of Organ Sharing (UNOS) in order for a Major Organ Transplant, or kidney transplant necessitated by End Stage Renal Failure to be a Covered Condition.
- ▲ Different Covered Conditions must be separated by 180 days.
- ▲ Benefits may reduce due to age.
- ▲ No benefits are payable for a Covered Condition if it results directly or indirectly from:
  - a. The misuse of alcohol or taking of drugs (except those drugs prescribed by a physician and

used in the manner prescribed or FDA regulated over-the-counter drugs used as recommended by the manufacturer); or

- b. Injury received during active participation in a riot, strike or civil commotion, or any act incidental thereto; or
- c. Commission of or attempt to commit an illegal activity defined under state or federal law; or
- d. Injury received from driving while intoxicated or under the influence. Under the influence or intoxication is defined by the laws of the jurisdiction in which the accident causing the injury occurred or .08% blood alcohol content if the jurisdiction in which the accident occurred does not define intoxication. Conviction is not necessary for a determination of under the influence or intoxication.

Coverage for a medically underwritten benefit is not effective until the date the insurer has approved the employee's application.

<sup>1</sup>CNN, Tami Luhby, "Middle class & living paycheck to paycheck," April 25, 2014, <http://money.cnn.com/2014/04/25/news/economy/middle-class-paycheck/> <sup>2</sup>American Cancer Society, "Cancer Facts & Figures 2014," page 1, <http://www.cancer.org/acs/groups/content/research/documents/webcontent/acsfp-042151.pdf> <sup>3</sup>American Cancer Society, "Lifetime Risk of Developing or Dying From Cancer," October 1, 2014, <http://www.cancer.org/cancer/cancerbasics/lifetime-probability-of-developing-or-dying-from-cancer> <sup>4</sup>American Heart Association, About Heart Attacks, October 20, 2012, [http://www.heart.org/HEARTORG/Conditions/HeartAttack/AboutHeartAttacks/About-Heart-Attacks\\_UCM\\_002038\\_Article.jsp](http://www.heart.org/HEARTORG/Conditions/HeartAttack/AboutHeartAttacks/About-Heart-Attacks_UCM_002038_Article.jsp) <sup>5</sup>Circulation, American Heart Association, "Heart Disease and Stroke Statistics—2014 Update," December 18, 2013, <http://circ.ahajournals.org/content/early/2013/12/18/01.cir.0000441139.02102.80>

#### For employee use.

This piece is for illustrative purposes only and is not a contract. It is intended to provide only a brief summary of the type of policy and insurance coverage advertised. The policy provides the actual terms of coverage, including any exclusions, conditions and limitations to coverage.

# Group Benefit Program Summary for City of Urbana - VF023387

## Voluntary Group Critical Illness Insurance

Dearborn National's Group Critical Illness insurance provides you with the extra money you need to help cover the increased expenses, medical or otherwise, you face when you suffer a critical illness. The proceeds from your approved claim may be used however you wish.

Eligibility	All Eligible, Active Full-Time Employees
Benefit Amount: Employee	\$5,000 - \$50,000 in increments of \$5,000
Guarantee Issue Amount	\$20,000
Benefit Amount: Spouse (Includes Domestic Partners)	\$2,500 - \$25,000 in increments of \$2,500, not to exceed 50% of the employee benefit amount.
Guarantee Issue Amount - Spouse	\$10,000
Benefit Amount: Child(ren)	\$2,500 - \$25,000 in increments of \$2,500, not to exceed 50% of the employee benefit amount. Guarantee Issue Amount \$10,000
Overall Benefit Maximum	Triple Protection: Up to 3 times the selected benefit amount
Wellness Benefit	\$50 dollars per calendar year for Employee and covered Spouse
Pre-Existing Conditions Limitation	A pre-existing condition is an illness or injury for which you have received treatment for, advice was rendered, prescribed or recommended within 6 months prior to your effective date. A pre-existing condition or a condition caused by a pre-existing condition within the first 12 months of your effective date will not be covered. If you increase your coverage amount, a new pre-existing condition period will apply to the increased amount.
Portability	Benefits are portable to age 65. Spouse and dependents may port their coverage only if the employee is also ported. You must be covered under the plan for 12 months and under age 60 to be eligible for Portability.
Age Reduction Schedule	Benefits reduce by 35% of the original amount at age 65 and further reduce by 50% of the original amount at age 70.

## Covered Conditions

Invasive Cancer	100%	Carcinoma In Situ	25%
Heart Attack	100%	Heart Surgeries	25%
Stroke	100%	End Stage Renal Failure	100%
Major Organ Transplant	100%	Paralysis	100%
Major Burns	100%	Benign Brain Tumor	100%
Coma	100%	Loss of Sight Speech or Hearing	100%



**BlueCross BlueShield  
of Illinois**



A division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

This piece is for illustrative purposes only. The critical illness insurance policies referenced may not be available in all states. All policies are subject to issue limitations, exclusions and other coverage conditions, which may include a waiting period for pre-existing conditions. Only the policy can provide the actual terms of coverage.

Products and services marketed under the Dearborn National® brand and the star logo are underwritten and/or provided by Dearborn National® Life Insurance Company (Downers Grove, IL) and certain of its affiliates. Dearborn National® Life Insurance Company is a separate company that does not provide Blue Cross and Blue Shield of Illinois products or services. Dearborn National® Life Insurance Company is solely responsible for the critical illness products described in this flier.

## Critical Illness Limitations and Exclusions

A pre-existing condition is any Illness or Injury for which You received medical treatment for, advice was rendered, prescribed or recommended within 6 months prior to the effective date of Your coverage. A pre-existing condition is not covered within the first 12 months of coverage.

Critical Illness benefits are not payable for a Covered Condition more than once per lifetime.

The Critical Illness benefit terminates once 300% of the Benefit Amount under the Certificate is paid.

No benefits are payable for a Covered Condition if it results from: (a) the misuse of alcohol or taking of drugs (other than under the direction of a Physician, who is neither You, a member of Your immediate family, or Your business associate); (b) Injury received during active participation in a riot, strike or civil commotion, or any act incidental thereto; or (c) Your or your dependents participation or attempt to participate in any illegal activity.

Benefits are subject to any Reduction of Benefits provision which may be included in the Certificate.

Covered Conditions must be separated by 180 days to be eligible for benefits.

You or your covered dependent must be registered by the United Network of Organ Sharing (UNOS) in order for a Major Organ Transplant, or kidney transplant necessitated by Kidney (Renal) Failure to be a Covered Condition.

If an Injury or Illness causes more than one Covered Condition to occur, Critical Illness benefits are only payable under the greatest benefit level percentage and are payable once, up to 300% of the Benefit Amount under the Certificate.

Policy provisions may vary by state. Refer to a certificate or enrollment brochure for details about coverage features and limitations.



## **Wellness Benefit**

The Wellness Benefit helps incent insureds to get annual wellness checkups and tests with their providers by paying the Wellness Benefit each year that they get a wellness test. The wellness tests include:

- Blood test for triglycerides;
- Bone marrow aspiration or biopsy;
- CA 15-3 (blood test for breast cancer);
- CA-125 (blood test for ovarian cancer);
- CEA (blood test for colon cancer);
- Carotid Doppler;
- Chest x-ray;
- Colonoscopy;
- Echocardiogram;
- Electrocardiogram;
- Fasting blood glucose test;
- Fasting plasma glucose (FPG);
- Flexible sigmoidoscopy;
- Hemoglobin A1C (HbA1c);
- Hemoccult stool analysis;
- Mammography;
- Pap smear;
- PSA (blood test for prostate cancer);
- Serum cholesterol test to determine HDL and LDL levels;
- Serum protein electrophoresis (blood test for myeloma);
- Skin cancer biopsy;
- Stress test on a bicycle or treadmill;
- Thermography;
- Thin prep pap test;
- Two-hour post-load plasma glucose; or
- Virtual colonoscopy.

The Wellness benefit is payable once per calendar year.