

**BENEFIT SUMMARY FOR:**



---

**Critical Illness Employee (C.I. EE)**

(Option CIE31)

---

Benefit Amount

Coverage is available in multiples of \$5,000, with a minimum \$10,000 and a maximum of \$300,000

Non-Evidence Maximum

N/A

Covered Illnesses

See the enclosed Table of Covered Illnesses and Medical Conditions.

Qualifying Period

Benefits payable if the member survives for 30 days immediately following the date of diagnosis - unless specified differently in the Table of Covered Illnesses and Medical Conditions.

Pre-existing Condition Clause

If a health care professional was consulted/medical treatment or examination sought for symptoms related to any condition during the 24 mths prior to the eff date of coverage, the benefits are only payable if condition was diagnosed after more than 24 consecutive mths of coverage.

Benefit Termination

Terminates at the plan anniversary following attained age 70

## CRITICAL ILLNESS BENEFIT

If diagnosed with one of the following Critical Illnesses while insured, you are entitled to receive a benefit payment equivalent to the benefit amount applicable to the person diagnosed with the Critical Illness.

- Alzheimer's Disease
- Aortic Surgery
- Aplastic Anemia
- Bacterial Meningitis
- Benign Brain Tumor
- Blindness
- Cancer (life-threatening)
- Coma
- Coronary Artery Bypass Surgery
- Deafness
- Dilated Cardiomyopathy
- Fulminant Viral Hepatitis
- Heart Attack
- Heart Valve Replacement
- Kidney Failure
- Liver Failure of Advanced Stage
- Loss of Independent Existence
- Loss of Limbs
- Loss of Speech
- Major Organ Failure on Waiting List
- Major Organ Transplant
- Motor Neuron Disease
- Multiple Sclerosis
- Muscular Dystrophy
- Occupational HIV Infection
- Paralysis
- Parkinson's Disease
- Primary Pulmonary Hypertension
- Progressive Systemic Sclerosis
- Severe Burns
- Stroke (cerebrovascular accident)

The Critical Illness must meet the definition of such illness as presented in the contract.

*The above is a brief outline of benefits that are available. Some limitations apply and are outlined in the member booklets.*

Benefits and coverage may be subject to medical underwriting.