

Critical Illness: Guaranteed Issue Up To \$30,000

Financial Peace of Mind at a Critical Time.

Do you know someone who survived cancer, a heart attack or other critical illnesses? With nearly 3,000,000 critical illness cases being diagnosed each year, most families have experienced the financial hardship associated with the survival of a critical illness. Nearly two-thirds of U.S. bankruptcies are the result of medical expenses and 78%** of those filing for bankruptcy had health insurance. To provide protection during this time of need, AAIC is pleased to offer Group Critical Illness Coverage as part of your benefits package. This Group Critical Illness Coverage has been designed to allow you an easy and affordable way to provide for your additional financial needs, so you can focus on getting well.

Benefits Include:

- Benefits are paid when the member is diagnosed with cancer, heart attack, stroke, heart transplant, coronary artery bypass surgery, angioplasty, aortic surgery, heart valve replacement or repair, major organ transplant, coma, paralysis and end stage renal failure.
- **Recurrence Benefits:** benefits are paid if the illness recurs more than 18 months after the first occurrence.
- **Multiple Benefits:** Benefits can be paid for multiple covered illnesses (up to 3 times total lifetime)
- Spouse and child coverage available
- Guaranteed Issue available
- \$5,000-\$500,000 benefit amount available
- Maximum benefit amount available: 3 times the initial benefit amount
- Guaranteed Renewable



Affordability - Low age banded group rates can not be increased individually on a particular insured due to a change in health or employment status, except on a group basis.



Children Coverage - A \$10,000 Children's Benefit can be added to the employee's policy for an additional premium for dependent children until their 26th birthday.



Spouse Coverage - Spouse benefits are available up to \$30,000.

This Policy provides Limited Benefits. Policy Form Serie SLA-CI11-GEP and Mortgage Protection Benefit Rider SLA-CIMPGE is not available in all states and benefits may vary. The policy has specific terms and conditions relating to coverage, including limitations and exclusions. Not yet available in the following states: M, CO, CT, HI, MA, MD, MN, ND, VT, WA.

** Harvard Study: Bankruptcy 2009

CRITICAL ILLNESS COVERAGE RATES

Monthly Premium Rates

Employee Premium

Amount	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
Cost/Month	\$9.75	\$19.50	\$29.25	\$39.00	\$48.75	\$58.50

Spousal Premium

Amount	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
Cost/Month	\$9.75	\$19.50	\$29.25	\$39.00	\$48.75	\$58.50

All Children Premium

Amount	\$5,000	\$10,000
Cost/Month	\$2.03	\$4.05

Mortgage Protection Rider

Amount	\$500.00	\$1,000.00	\$1,500.00
Cost/Month	\$3.47	\$6.92	\$10.38

Dependent Child(ren) coverage of \$10,000 is effective until age 26 at \$10.00/monthly. Maximum spouse benefit: \$25,000. The \$25,00 reduces by 50% at covered employee's age 65 or, if coverage was issued after age 60, upon the five-year anniversary of the certificate date.