



## If you had a heart attack tomorrow, what would you worry about?

### **Paying your bills? Taking care of your family?**

**Getting better?** If you're like most people, being diagnosed with a critical illness can be overwhelming, even scary. The last thing you want to worry about is money. Critical Illness Champion pays you directly to help with your bills, your mortgage, your rent, your childcare—you name it—so you can focus on recovery.





More than 50% of all personal bankruptcies in America are due to critical illness.<sup>1</sup>



Out-of-pocket medical expenses for Cancer average \$35,000.<sup>2</sup>

## No one plans on getting sick . . . But just in case, we've got you covered.

Critical illnesses, such as heart attack, cancer and stroke, happen every day. They can have serious consequences, both physical and financial. To maintain your lifestyle and help you recover, you may need some financial help.

### Are your savings enough to pay your bills?

While you're being treated for a critical illness, your income could be affected for 3 to 6 months. Most families do not have enough savings to keep up with:

- Rent or Mortgage Payments
- Car Payments
- Credit Card Debt
- Childcare
- Savings for College & Retirement
- Household Expenses

### Critical illnesses are expensive

Simply put, critical illnesses cost money. Even with medical insurance, out-of-pocket expenses like these can pile up quickly:

- Medical Deductibles and Co-Pays
- Out-Of-Network Specialists
- Prescriptions
- Rehabilitation
- Nursing Care
- Medical Travel

## Would a check for \$20,000 help?

Critical Illness Champion pays you cash immediately. Upon diagnosis, we send a lump sum check directly to you. You can use your cash benefit however you choose—to help with your everyday living expenses, pay your out-of-pocket medical costs or replace lost income. Your benefit is paid in full regardless of any other insurance you may have.

### How much would YOU need?

\$	Mortgage/Rent	
\$	Car Payments/Repairs/Gas	
\$	Credit Card Payment	
\$	Groceries/Household Expenses	
\$	Kids - Childcare/Activities	
\$	Other	
\$	<b>Dollars of Protection YOU need per month for recovery</b>	
<b>x3</b> \$	<b>x6</b> \$	
\$	\$	Plus Medical Out-of-Pocket
\$	\$	<b>YOU Need</b>

### Expenses to Consider

#### Basic Necessities

- Mortgage/Rent
- Groceries
- Utilities
- Childcare
- Tuition Payments
- Car Payments

#### Medical Expenses

- Deductibles
- Coinsurance
- Prescriptions
- Experimental Treatment
- Medical Travel

#### Savings Plans

- College
- Retirement

#### Activities for Kids

- Pre-school
- Camp
- Dance Lessons
- Band
- Gymnastics
- Soccer

#### Loss of Income

#### Parent Care

**Wouldn't your recovery be easier if you didn't have to worry about money? Critical Illness Champion can help!**

<sup>1</sup> Harvard Study, Illness and Injury as Contributors to Bankruptcy, 2009

<sup>2</sup> Duke University Medical Center and Dana-Farber Cancer Institute Study, Medical Bills Force Cancer Patients to Skimp on Care and Necessities, 2011.

Critical Illness Champion gives you peace of mind so you can focus on getting well.

Critical illnesses change life in an instant. If you get sick, the last thing you want to worry about is money. Let Critical Illness Champion help protect you from financial hardship while you recover.



## Here's how it works. . .

As soon as you are diagnosed with a covered condition, submit your claim and we'll send you a check. It's that simple. You can use your money however you choose.

### Triple Benefit

If you get sick again with another covered condition, you're still covered. With Triple Benefit, you can receive up to 3 times the Face Amount for each person you choose to cover. That means if you choose a \$20,000 Face Amount you can receive as much as \$60,000 in cash.

### Recurrence Benefit

If we have paid a critical illness benefit for Benign Brain Tumor, Cancer, Coma, Heart Attack or Stroke, and there is a recurrence, you can receive up to 25% of your Face Amount, as long as you were back to work and treatment-free for at least 6 months. The Recurrence Benefit can be paid up to 2 times.

### Additional Innovative Benefits

With Critical Illness Champion, you get even more than a substantial lump sum cash benefit. To help you avoid financial hardship and ease your recovery, you get these innovative benefits too:

**Cancer Treatment Benefit** – Pays an extra \$1,000 per month for each month you receive treatment for up to 6 months. Treatment includes chemotherapy, hormonal therapy, immunotherapy, radiation therapy, or surgery.

#### Triple Benefit in Action Example

*\$20,000 Face Amount  
x3 = \$60,000 Total Maximum Benefit*

Heart Attack Diagnosis	\$20,000
Stroke Diagnosis	\$20,000
Stroke Recurrence	\$5,000
<b>Remaining coverage:</b>	<b>\$15,000</b>

The Critical Illness Benefit can be paid once per covered condition up to the Maximum Benefit Amount. Covered conditions must be diagnosed at least six months apart.

**Wellness Benefit** – Health screening tests can help diagnose a condition early or prevent an illness altogether. This benefit pays you \$50 after you go for an annual health screening test (after coverage is in force for 30 days). More than 20 covered screenings including:

- Blood test for triglycerides
- Breast ultrasound
- Chest X-ray
- Colonoscopy
- Echocardiogram
- Fasting blood glucose test
- Mammography
- Pap smear
- Skin cancer biopsy

### Standard Conditions

- Alzheimer's
- Benign Brain Tumor
- Cancer
- Carcinoma In Situ\*
- Coma
- Coronary Artery Obstruction\*
- End Stage Renal Failure
- Heart Attack
- Major Organ Failure
- Skin Cancer (\$250)
- Stroke

\* Benefit payment is 25% of face amount.

**Advocacy Benefits** – Personal and confidential assistance from professionals

#### Best Doctors®

- "Find Best Docs" Physician Referrals
- "Ask the Expert" Hotline
- Diagnosis & Treatment Advice

# HOW DOES CRITICAL ILLNESS CHAMPION HELP?

Chances are good that you will survive a critical illness. Will your financial wellbeing survive as well? You do everything you can to stay active and healthy, but critical illnesses happen every day, and when they do, it's good to know we've got you covered.



## Features

### Affordable, Extensive Coverage

Powerful protection at an affordable price.

### Family Coverage

You can insure yourself and your spouse, and your kids. Your children and dependent grandchildren under age 27 are covered automatically.

### No Age Penalty

Your rates will never change due to your age.

### Full Portability

You can keep your coverage at the same cost even if you change jobs or retire.

### Guaranteed Renewable

Your coverage cannot be cancelled as long as premiums are paid as due.

### Your Choice of Two Benefit Options:

- HIGH Option—\$20,000 Benefit Face Amount
- LOW Option—\$10,000 Benefit Face Amount

## Benefit Summary

Name: \_\_\_\_\_

**My Face Amount**     High     Low    \$ \_\_\_\_\_  
 Spouse (50% of My Face Amount)  
 Children (50% of My Face Amount)

**Payroll Deduction**    \$ \_\_\_\_\_

This is a supplement to health insurance and is not a substitute for major medical insurance. Lack of major medical coverage (or other minimum essential coverage) may result in an additional payment with your taxes.

### No Benefit Reduction

Benefits never decrease due to age

### Convenient Payroll Deduction

No bills to watch for or checks to mail. Premiums are paid automatically.

### No Coordination of Benefits

Payments are made in addition to any other insurance you may have.

### HSA Compatible

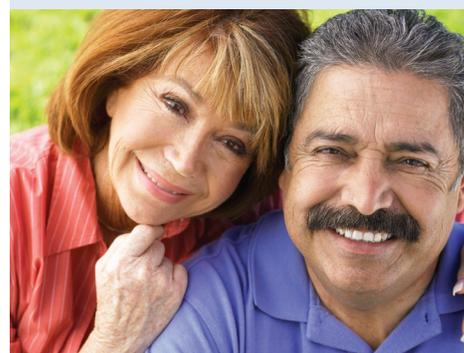
You can have this coverage even if you have a Health Savings Account.

### No Treatment Requirements

You are not required to be hospitalized or get treatment to receive benefits.

## Facts

- More than 50% of bankruptcies are due to an illness or medical bills.<sup>1</sup>
- About 1 of 2 men and 1 of 3 women will contract cancer.<sup>2</sup>
- About every 25 seconds an American will have a coronary event.<sup>3</sup>
- On average, every 40 seconds someone in the U.S. has a stroke.<sup>3</sup>



## Exclusions

No benefits will be paid for losses resulting from any intentionally self-inflicted injury

## Limitations

A Pre-existing Condition is not covered unless the date of diagnosis for such condition is at least 12 months after the certificate effective date.

## Initial Eligibility

- **Active employees** age 18 and up, working at least 17.5 hours per week
- **Spouses** age 18 and up, legally married. Domestic partner and civil union partner coverage available in some states.
- **Children** ages 0 through 26, no student status required

<sup>1</sup> David U. Himmelstein, MD, Deborah Thorne, PhD, Elizabeth Warren, JD, Steffie Woolhandler, MD, MPH. "Medical Bankruptcy in the United States, 2007: Results of a National Study." American Journal of Medicine, 2009.

<sup>2</sup> American Cancer Society, Cancer Facts & Figures, 2012

<sup>3</sup> Circulation, Journal of the American Heart Association, Heart Disease & Stroke Statistics, 2010



Combined Insurance Company of America

This document is a brief description of Group Certificate Form No. C16670. Benefits, rates, exclusions and limitations may vary by state. Refer to your certificate of insurance for specific details.