

Critical Illness Insurance

Multiple Benefits Across Categories

All of the conditions in each category are covered by your critical illness policy and trigger payment of the benefit indicated. If you collect a benefit for a first-ever diagnosed illness or procedure in one category and then have a first-ever diagnosis of a condition or procedure in another category, this policy will pay the maximum benefit shown to you again. You may receive 100 percent of your benefit for a condition in each of three categories. There must be at least 180 days between the dates of diagnosis of multiple conditions or procedures across categories.

Multiple Benefits Within Categories

You may receive 100 percent of the benefit within each category. If you receive a partial benefit for a condition or procedure in a category (see Category I and II), and then are diagnosed with an additional condition in the same category, you will receive the benefit for that condition or procedure, up to 100 percent for that category.

Category I – Cancer	Percentage of benefit payable for illness	Category I Maximum benefit
Invasive Cancer	100%	100%
Carcinoma in Situ (Non-Invasive Cancer)	25% (payable once per lifetime)*	

Category II – Heart/Stroke	Percentage of benefit payable for illness	Category II Maximum benefit
Heart Attack	100%	100%
Heart Transplant (or combination transplant including heart)	100%	
Aortic Surgery	100%	
Heart Valve Replacement/ Repair Surgery	100%	
Stroke	100%	
Coronary Bypass Surgery	25% (payable once per lifetime)*	
Angioplasty	25% (payable once per lifetime)*	

Category III – Other Illnesses and Conditions	Percentage of benefit payable for illness	Category III Maximum benefit
Advanced Alzheimer's Disease	100%	100%
Accidental Loss of Speech	100%	
Benign Brain Tumor	100%	
Coma (not as a result of a stroke)	100%	
Blindness	100%	
Deafness	100%	
End-Stage Renal (kidney) Failure	100%	
Loss of Limbs	100%	
Major Burns	100%	
Major Organ Transplant (other than heart)	100%	
Paralysis (not as a result of a stroke)	100%	
Motor Neuron Disease	100%	
Occupational HIV Infection	100%	

* Up to a maximum of \$25,000

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