

# CRITICAL ILLNESSES HAPPEN MORE OFTEN THAN YOU THINK

## In the United States:

- About Every 34 Seconds Someone Suffers a Heart Attack.
- Every 40 Seconds Someone Suffers a Stroke.
- Over a lifetime, Nearly 50% of Men Will be Diagnosed with Some Form of Cancer.
- The lifetime cancer risk for women is More Than 1-in-3.

## CRITICAL ILLNESSES AT A GLANCE

### \*Benefits

Invasive Cancer (100%)

Cancer in Situ (25%)

Coma (100%)

Stroke (100%)

Paralysis (100%)

Coronary Artery Disease (25%)

Major Organ Transplant (100%)

Kidney Failure (100%)

**Coverage is Guarantee Issue – No Health questions asked during open enrollment.**

Pre-Existing Conditions Apply, see policy for details.

\*This Plan Highlight is not a complete description of the insurance coverage. This is not a binding contract. Should there be a difference between this Plan Highlight and the contract, the contract will govern. The Certificate of Coverage will be made available to you that describes the benefits in greater detail; however, a benefit will not be paid if caused or contributed by an exclusion listed in the Certificate.

### Choose a benefit amount from \$5,000 to \$30,000

These rates are for employee or spouse.

Benefit Amount	Monthly	Bi-Monthly
\$5,000	\$9.50	\$4.75
\$10,000	\$16.00	\$8.00
\$15,000	\$22.50	\$11.25
\$20,000	\$29.00	\$14.50
\$25,000	\$35.50	\$17.75
\$30,000	\$42.00	\$21.00

Premiums are collected via payroll deductions for most railroads.



### Optional Disability Rider

If you are totally disabled for more than 30 days due to a diagnosis of one of the above conditions, for each 30-day period you continue to be totally disabled, we will pay the monthly Disability Protection Benefit of \$1,500 up to a maximum benefit of \$18,000. This will cost an additional \$8.70 per month (\$4.35 twice monthly)