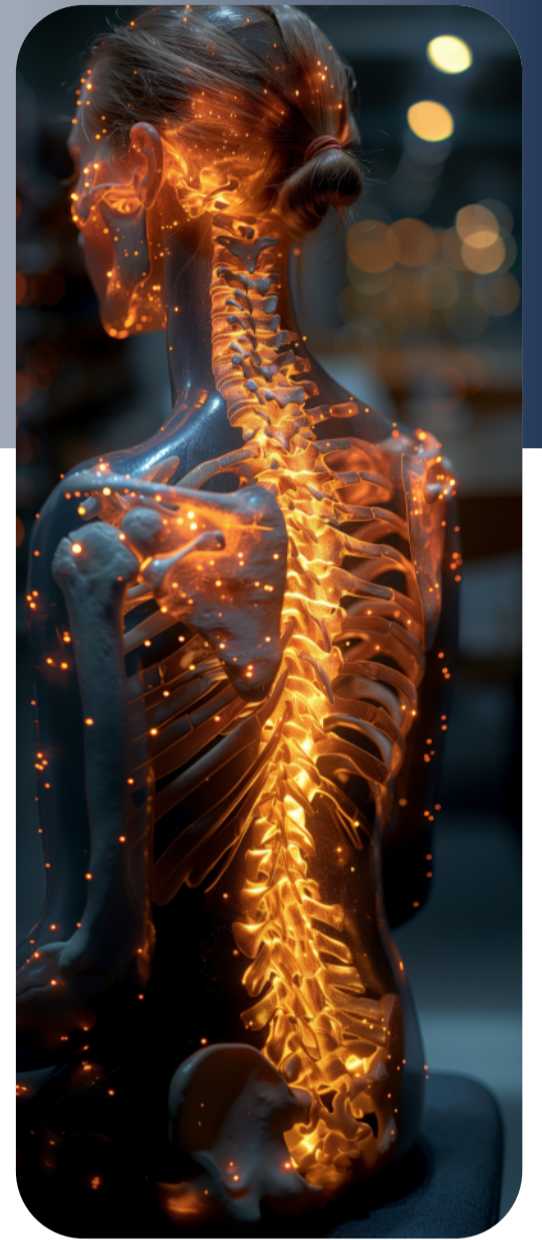


# Critical Illness Insurance

## Offer Flexible Benefits Designed to Meet Their Needs

A critical illness can come in many forms, leaving employees unable to work and provide for themselves and their families. So, when employees fall ill with a critical illness, they deserve help protecting their finances and their loved ones' futures.

Our critical illness insurance is modernized with expanded, customizable benefits and benefit amounts, as well as increased flexibility to select benefits that best meets the needs of your workforce.




### How Critical Illness Insurance Works

A supplement to major medical insurance, our critical illness insurance is a flexible option that pays a lump-sum benefit that can be used to offset out-of-pocket costs not covered by major medical. You can also add a number of additional benefit options to provide additional protection.



### Critical Illness Insurance Highlights

No lifetime benefit maximum	No waiting period
Benefits paid directly to the employee	Streamlined billing and self-administration without the need to reconcile at the policy level
Easy payroll-deducted premiums	Family options available
Guaranteed issue available	

**Let us do the lifting.** We save valuable employer and broker time by handling reconciliation and by offering simplified and streamlined billing, freeing up time to focus on your business. Plus, employees are less likely to encounter issues during claims.