

# TLC



## Critical Illness

Plans designed to help protect employees' savings while they concentrate on getting well.



# Why Critical Illness?

- With heart attacks affecting more than 900,000 people each year and strokes affecting about 795,000 people each year<sup>1</sup>
- Rising premiums, deductibles and a higher patient share of medical costs is a reality and a growing concern
- Employees' total out-of-pocket costs for medical care can be as high as 40% under certain plans<sup>2</sup>



<sup>1</sup> Heart Disease and Stroke Statistics, 2013 Update, American Heart Association.

<sup>2</sup> Wall Street Journal MarketWatch (2013). Accessed on December 1, 2013 from <http://www.marketwatch.com/story/is-critical-illness-insurance-worth-the-money-2013-08-08>

# Critical Illness<sup>1</sup>



## CI insurance pays a lump sum cash benefit so people can concentrate on recovering.

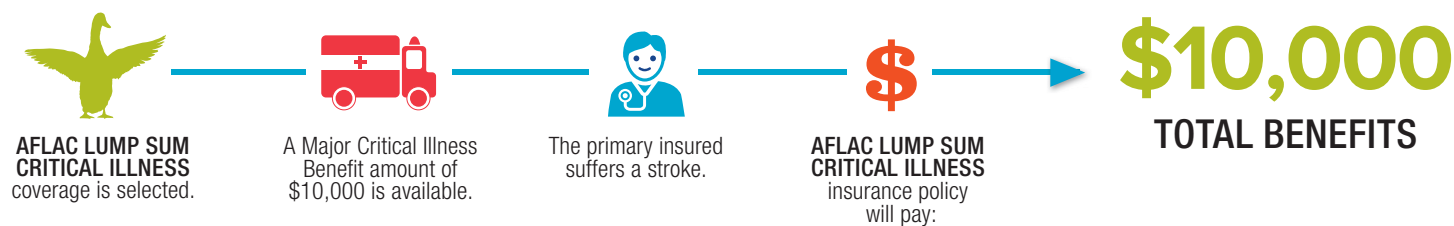
Benefits are paid when diagnosed or treated for the following critical illness events:

- Heart Attack
- Stroke
- End-Stage Renal Failure
- Coma
- Major Human Organ Transplant
- Paralysis

## A lump sum cash benefit so people can concentrate on recovering.

If diagnosed or treated for a covered critical illness event here's an example of what policyholders can expect:

### EXAMPLE OF BENEFITS PAYMENT



<sup>1</sup>In Arkansas, Policies A73100AR and A7310HAR. In Idaho, Policies A73100ID and A7310HID. In New York, Policy NY72100. In Oklahoma, Policies A73100OK and A7310HOK. In Texas, Policies A73100TX and A7310HTX.

This is a brief product overview only. The policy has limitations and exclusions that may affect benefits payable. Policy may not be available in all states. Benefits are determined by state and plan level selected. At the time of application, the employee answers underwriting questions and selects a Major Critical Illness Event Benefit amount of \$20,000 (base of \$10,000 plus two additional units of \$5,000 each). Coverage is underwritten by American Family Life Assurance Company of Columbus. In New York, coverage is underwritten by American Family Life Assurance Company of New York. Worldwide Headquarters | 1932 Wynnton Road | Columbus, Georgia 31999

## Aflac Lump Sum Critical Illness

Monthly rates

Age Range	Individual	Named Insured/Spouse Only	One Parent Family	Two Parent Family
18 to 35	\$2.86 per \$5,000	\$4.81 per \$5,000	\$3.51 per \$5,000	\$5.59 per \$5,000
36 to 45	\$5.07 per \$5,000	\$8.19 per \$5,000	\$5.20 per \$5,000	\$9.75 per \$5,000
46 to 55	\$7.54 per \$5,000	\$13.13 per \$5,000	\$7.67 per \$5,000	\$15.60 per \$5,000
56 to 70	\$10.53 per \$5,000	\$21.06 per \$5,000	\$11.96 per \$5,000	\$25.09 per \$5,000

### RATE TOOL DISCLAIMER

The estimated premium rates created by this online tool should not be construed as an agreement to extend health insurance coverage, or to otherwise guarantee prices for such coverage. The estimated premium rates are for illustrative purposes only and reflect projected costs of coverage that are based upon employee census data provided to the above referenced insurance carrier(s), or their agents, by the employees' employer. Everwell and the insurance carriers listed herein disclaim any warranty or liability related to the census data provided by an employer and upon which the estimated premium rates are based. Exact premium rates can only be determined after an underwriting review and may be different than what is reflected in this proposal.

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