

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 cash benefits directly to you that can be used to help with your bills, your mortgage, your rent, your childcare—you name it—so you can focus on recovery.





Approximately every 39 seconds, an American will have a heart attack.¹

**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?

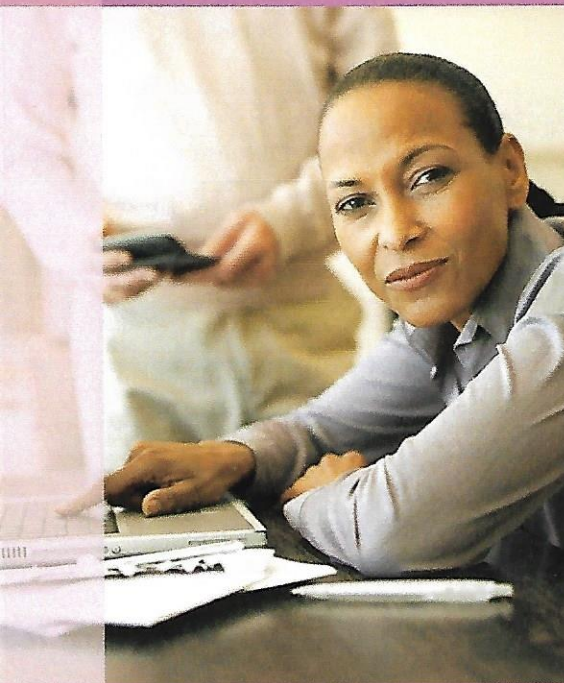
While you're being treated for a critical illness, your income could be affected for 3 to 6 months. Most families do not have enough savings to keep up with:

- 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



About 63% of cancer patients and loved ones reported financial struggles following a cancer diagnosis.²

How Critical Illness Champion can help

Expenses to Consider

Critical Illness Champion pays a lump sum check directly to you upon diagnosis. 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.

- Basic Necessities**
- Mortgage/Rent
 - Groceries
 - Utilities
 - Childcare
 - Tuition Payments
 - Car Payments

How much would YOU need?

\$	Mortgage/Rent
\$	Car Payments/Repairs/Gas
\$	Credit Card Payment
\$	Groceries/Household Expenses
\$	Kids - Childcare/Activities
\$	Other
\$	Dollars of Protection YOU need per month for recovery
x3 \$	x6 \$
\$	\$
\$	\$

- 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

Plus Medical Out-of-Pocket
YOU Need

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

¹ 2021 Heart Disease and Stroke Statistics Update Fact Sheet, At-a-Glance, American Heart Association
² The Mesothelioma Center at Asbestos.com, 2019

Flexible | Competitive

Critical Illness Champion can help give 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 while you recover.



DIAMOND

Here's how it works. . .

When you are diagnosed with a covered condition¹, submit your claim and we'll quickly 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.

Triple Benefit in Action

Example

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

Heart Attack Diagnosis	\$20,000
Stroke Diagnosis	\$20,000
Carcinoma In Situ	\$5,000
Remaining Benefit:	\$15,000

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.

This example is hypothetical and is solely to illustrate a situation that can result in benefits payable for a claim. It is not based on an actual claim and should not be compared to an actual claim.

Standard Conditions

Benign Brain Tumor
Cancer
Carcinoma In Situ*
Coma
Coronary Artery Obstruction*
Heart Attack
Major Organ Failure—Heart, Liver, Lung, Kidney, or Pancreas
Multiple Sclerosis
Skin Cancer (\$250)
Stage 1 Hodgkin's Disease*
Stage 1 Prostate Cancer*
Stroke

* Benefit payment is 25% of face amount.

Additional 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 benefits too:

Kids Are No Additional Cost! -

Dealing with a childhood illness can be overwhelming. Your CI Champion covers any children you may have now or in the future, at no additional charge. It pays 25% of the Face Amount for any of the Standard Conditions.

Wellness Benefit - Health screening tests can help diagnose a condition early or prevent an illness altogether. This benefit pays you \$100 after you go for an annual health screening test (after coverage is in force for 30 days).

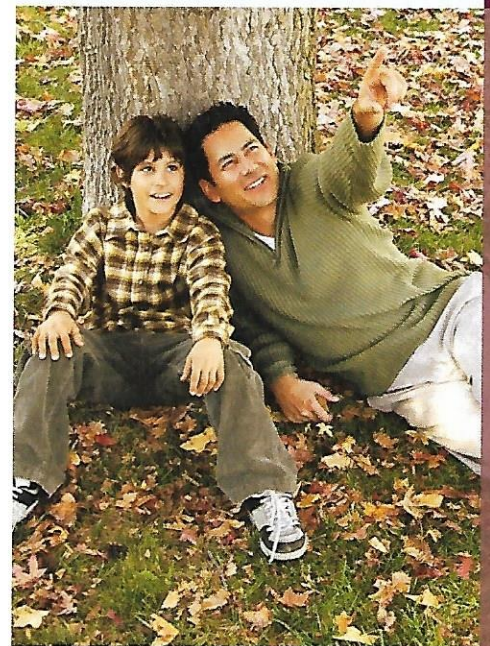
Advocacy Benefits - Personal and confidential assistance from professionals

Best Doctors*

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

Health Champion Resources

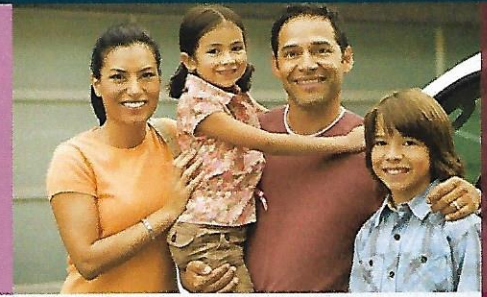
- Help understanding your insurance
- Financial Advice
- Medical Travel Assistance



¹ Covered condition must be diagnosed after the Policy Effective Date.

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

Extensive Coverage

Powerful protection at a price to fit your budget.

Family Coverage

You can insure yourself, your spouse, and your kids. Your children and dependent grandchildren through age 26 can be included at no additional cost.

No Age Penalty

Your rates will never change due to your age.

Full Portability

You can keep your coverage even if you change jobs or retire.

Guaranteed Renewable

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

No Benefit Reduction

Benefits never decrease due to age.

Convenient Payroll Deduction

No bills to watch for or checks to mail. Premiums are automatically paid by using payroll deduction.

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.

Benefits Paid Based on Diagnosis

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

Facts

- About 4 out of 10 people in the U.S. will contract cancer during their lifetime.¹
- Heart attacks and heart disease are 2 of the 10 most expensive conditions treated in U.S. hospitals.²
- Strokes account for about 1 in every 19 deaths in the U.S.²

¹ American Cancer Society, Cancer Facts & Figures, 2020

² 2021 Heart Disease and Stroke Statistics Update Fact Sheet, At-a-Glance, American Heart Association

Exclusions

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

Limitations

A Pre-existing Condition is not covered unless such condition begins after 6 months from the policy effective date. A pre-existing condition is a condition for which a covered person received medical advice or treatment within 6 months immediately prior to the policy effective date.

Initial Eligibility

- **Active employees** age 18–64, working at least 17.5 hours per week.
- **Spouse** age 18–64, legally married or Domestic partner/Civil Union partner.
- **Children/dependent grandchildren** ages 0 through 26, no student status required.

Benefit Summary

Name: _____

My Face Amount \$ _____

Spouse (50% of My Face Amount)

Children (25% of My Face Amount)

Payroll Deduction \$ _____

This is a supplement to health insurance and is not a substitute for Major Medical, or other minimal essential, coverage.

If a covered individual is a Medicaid recipient, policy benefits may be assigned and payable to your state Medicaid agency. Also, benefit payments you receive may count as income for Medicaid eligibility purposes.

This document is a brief description of Policy Form No. 46570-CB. Refer to your policy for specific details about benefits, exclusions, limitations, and definitions.

Underwritten by Combined Life Insurance Company of New York.



Combined Life Insurance Company of New York
Latham, New York