



# MY HR PROS Pro Benefits

## CRITICAL ILLNESS

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#### Benefits Amount(s)

Employee may choose a lump sum benefit of \$10,000 or \$20,000.  
Please see your cost illustration for a full list of available benefit amounts.

#### CONDITIONS

##### Cancer

Invasive Cancer 1

Carcinoma In Situ

Benign Brain Tumor

Skin Cancer

#### 1st OCCURRENCE

100%

30%

75%

\$250 per lifetime

#### 2ND OCCURRENCE

100%

0%

0%

Not Covered

##### Vascular

Heart Attack

Stroke

Heart Failure

Coronary Arteriosclerosis

100%

100%

100%

30%

100%

100%

100%

0%

##### Other

Organ Failure

Kidney Failure

100%

100%

100%

100%

#### ADDITIONAL CONDITIONS

Addison's Disease

ALS (Lou Gehrig's Disease)

Alzheimer's Disease

Coma

Huntington's Disease

Loss of Hearing

Loss of Sight

Loss of Speech

Multiple Sclerosis

Parkinson's Disease

Permanent Paralysis

Severe Burns

#### 1st OCCURRENCE ONLY

30%

100%

50%

100%

30%

100%

100%

100%

30%

100%

50% for 1 limb, 100% for 2 limbs

100%

#### 1st OCCURRENCE ONLY

##### Childhood Conditions

Cerebral Palsy

Cleft Lip/Palate

Club Foot

Cystic Fibrosis

Down's Syndrome

Muscular Dystrophy

Spina Bifida

Type 1 Diabetes

100%

100%

100%

100%

100%

100%

100%

100%



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Spouse Benefit	50% of employee's lump sum benefit
Child Benefit- children age Birth to 26 years	25% of employee's lump sum benefit
Guarantee Issue: The 'guarantee' means you are not required to answer health questions to qualify for coverage up to and including the specified amount, when you sign up for coverage during the initial enrollment period or the annual open enrollment period.	We Guarantee Issue up to: \$20,000 For a spouse: \$10,000 For a child: All Amounts Health questions are required if the elected amount exceeds the Guarantee Issue.
Pre-Existing Condition Limitation: A pre-existing condition includes any condition for which you, in the specified time period prior to coverage in this plan, consulted with a physician, received treatment, or took prescribed drugs.	Not Applicable
<b>WELLNESS BENEFIT</b>	
Employee Per Year Limit	\$50
Spouse Per Year Limit	\$50
Child Per Year Limit	\$50

#### Condition Definitions

- Stroke: Stroke must be severe enough to cause neurological deficits at least 30 days after the event.
- Heart Failure: An insured must be placed on an organ transplant list in order to be eligible for the Heart failure benefits.
- Coronary Arteriosclerosis: Coronary Arteriosclerosis must be severe enough to require a coronary artery bypass graft.
- Organ Failure: Organ failure includes both lungs, liver, pancreas or bone marrow and requires the insured to be placed on an organ transplant list.
- Kidney Failure: An insured must be placed on an organ transplant list in order to be eligible for the Kidney failure benefits.

Rates are age banded