

Critical Illness Coverage ●●●

Providing Peace of Mind during difficult times

Our Critical Illness plan is a comprehensive solution to protect families, should a major medical diagnosis occur. It covers a range of medical diagnoses from heart attacks to cancer, to childhood diseases, to many other health conditions. Lump sum benefits are payable directly to the employee.



**Coverage
begins the date
the application
is signed!***

• Subject to a 30 day waiting period in most states.

**Someone in the US has a stroke every
40 seconds on average.**

– American Heart Association - 2020 Heart Disease and Stroke Statistical Update Fact Sheet.

**1,806,950 new cancer cases are expected
to be diagnosed in 2020.**

– American Cancer Society - Cancer Facts and Figures 2020.



**UNLIMITED
RE-OCCURRENCE**



**GUARANTEED
ISSUE**



**ENROLLMENT
FLEXIBILITY**



PORTABLE



**TECHNOLOGY
SOLUTIONS**

Re-occurrence rate for common conditions:

- **Breast Cancer – 30%***
- **Prostate Cancer – 5% - 40%****
- **1 in 5 people will have a 2nd heart attack within 5 years.*****

* Journal of Clinical Oncology – An American Society of Clinical Oncology Journal “Annual Hazard Rates of Recurrence for Breast Cancer During 24 Years of Follow-Up Results From the International Breast Cancer Study Group Trials I to V”

** US News and World Report – “The Realities of Prostate Cancer Recurrence” by S. Adam Ramin, M.D., Contributor - April 20, 2018, at 6:00 a.m.

*** Source: American Heart Association News. “Pro-active Steps Can Reduce Chances of Second Heart Attack” - April 4, 2019.

Did you know? • • •

- We offer **Guaranteed Issue** at approved enrollments.
- Our plans are **Issue Age** and don't get more expensive as an employee gets older.
- We can waive **pre-existing** conditions.
- We provide **flexible** plan designs.
- We can offer our plan with **no age reduction**.
- **Employee, spouse and children**, up to age 26 (regardless of marital status or dependency) are **eligible to participate**.
- **Children** are covered 25% at **no additional cost!**
- **Each benefit is eligible** for benefit payout.
- **UNLIMITED re-occurrence** - this is important! This means the plan will continue to pay with no benefit reductions.
- Our plans can be offered as **payroll deduction** or **EFT**, at no extra charge.
- Plans are **portable** at the same rates and same design plan.

COVERED CONDITIONS	BENEFIT AMOUNT
Cancer	100%
Carcinoma in Situ	30%
Skin Cancer (one time lifetime)	\$300
Heart Attack (Myocardial Infarction)	100%
Coronary Artery Bypass Surgery	30%
Angioplasty & Stent Insertion	30%
Stroke	100%
Apoplexy or Cerebral Vascular Accident	100%
Coma	100%
Paralysis	100%
Severe Burns	100%
Major Organ Transplant	100%
Alzheimer's disease	100%
ALS (Lou Gehrig's Disease)	100%
Loss of Sight, Hearing or Speech	100%
End Stage Renal Disease	100%
Benign Brain Tumor	100%
Cerebral Palsy (children)	25%
Cleft Lip or Palate (children)	25%
Down Syndrome (children)	25%
Cystic Fibrosis (children)	25%
Spina Bifida (children)	25%
Health Screening Benefits (Wellness)	\$50 - \$150

This piece describes coverage highlights only. Coverage is subject to availability by state.

There will be state variations on the benefits, limitations, exclusions, underwriting, commissions, rates and other provisions.



FAMILY MATTERS. NO MATTER WHAT.®

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