



HELP FILL IN THE GAPS OF YOUR CURRENT COVERAGE

GET MORE PROTECTION

If you have a medical plan, you may also have a high deductible to pay before your coverage begins paying. Critical Illness (CI) and Accident (AI) insurance plans offer a cost-efficient way for you to fill in more of the financial gaps.

HERE'S HOW IT WORKS

When you elect CI and AI coverage, you maximize the protection you receive at the time of a covered illness or injury. There are **no** offsets and **no** restrictions on how the benefit amounts paid to you can be used, which means you can use the cash to cover those high deductibles - *and any other costs as well.*

HERE IS HOW THEY INTEGRATE

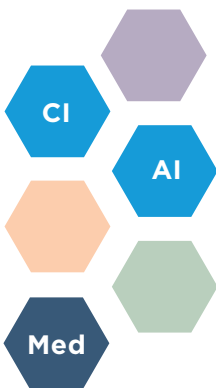
In the event of a covered illness or injury, CI and AI could each provide you with separate lump-sum cash benefits, helping to fill those financial gaps and easing the impact of unexpected medical costs for you and your family.



RISING COSTS REQUIRE LAYERS OF PROTECTION

The average cost for a hospital stay is

\$2,346
per day¹



CI

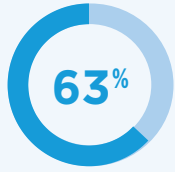
- Provides lump-sum benefit upon diagnosis of a covered illness
- Includes Cancer and Vascular diseases

AI

- Flat benefit payments for related expenses and treatments
- More than 80 accidental injuries

Med

- High Deductible Health Plans are important, but don't always cover everything



of Americans with medical insurance used all their savings for out-of-pocket medical costs.²

A COMPLEMENT TO MEDICAL INSURANCE

When it comes to paying for medical care, your medical insurance plan plays a very important part, but there are also expenses associated with illness or injury that you will still be expected to cover.

The cash benefits provided by CI and AI are independent from any claims or coverage provided by medical insurance. This cash can be used to help cover the bills or added expenses that your medical plan may not cover, like co-pays, deductibles or any other living expenses.

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CRITICAL ILLNESS POLICY PROVIDES LIMITED BENEFITS FOR SPECIFIED DISEASE ONLY. This limited benefit plan (1) does not constitute major medical coverage, and (2) does not satisfy the individual mandate of the Affordable Care Act (ACA) because the coverage does not meet the requirements of minimum essential coverage.

In New York: This policy provides limited benefits health insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

¹ Kaiser Family Foundation, November 2016 Adjusted expenses per inpatient day include expenses incurred for both inpatient and outpatient care; inpatient days are adjusted higher to reflect an estimate of the volume of outpatient services.. <http://kff.org/other/stateindicator/expenses-per-inpatient-day-by-ownership>

² Kaiser Family Foundation and the Health Research & Educational Trust, 2015.

Accident Form Series includes GBD-1000, GBD-1300, GBD-2000, GBD, 2300. Critical Illness Form Series includes GBD-2600, GBD-2700.

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