



CRITICAL ILLNESS INSURANCE



2121 N. Glenville Drive
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WHAT IT DOES

Critical Illness (CI) Insurance offers a way to help employees protect savings during treatment and recovery from a critical condition.

Our CI Insurance provides a lump-sum benefit upon diagnosis of a covered illness to assist financially if a critical illness should impact an employee. This benefit can help:

- Handle unexpected medical expenses, including health insurance deductibles and/or copays
- Seek experimental treatment or travel to preferred facilities
- Keep the mortgage paid

WHAT'S COVERED?

Our Critical Illness insurance offers benefits for 34 serious illnesses, related expenses and treatments, in each of the following categories:

Cancer Benefits & Expanded Cancer Benefits

- Invasive cancers
- Noninvasive cancers
- Benign brain tumor
- Second opinion benefit, and more

Vascular Benefits

- Heart attack and transplant
- Stroke
- Coronary artery bypass and more

Other Benefits

- Major organ transplant
- End stage renal (kidney) failure
- Bone marrow transplant and more

Recurrence Benefit

continued



In 2014, around **1.5 MILLION** Americans declared **BANKRUPTCY**.



of those bankruptcies are due to medical bills.¹

Neurological Benefits

- Parkinson's disease
- Amyotrophic lateral sclerosis (ALS or Lou Gehrig's disease)
- MS (multiple sclerosis)

Child-Specified Benefits

- Cystic fibrosis
- Cerebral palsy
- Congenital heart disease and more

Transitional Care Benefits

- Rehabilitation facility confinement
- Home health care
- Therapy services

Travel Benefits

- Lodging
- Transportation

An annual Health Screening Benefit and coverage for Occupational HIV or Hepatitis (B or C) are also available.

HOW IT'S FLEXIBLE

We help you choose or develop a CI plan that will best suit the specific needs of your company.

You can provide a standard plan, which includes a choice of coverage amounts for the following categories, each with benefit amounts up to 100% of the coverage amount for covered illnesses:

- Cancer Benefits
- Expanded Cancer Benefits

- Vascular Benefits
- Other Benefits (this plan also includes the Recurrence Benefit)

We've also provided the option to custom-build a CI plan that's just right for each company's employees. Starting with the standard plan, you can layer in any of the following categories with your choice of coverage amounts:

- Neurological Benefits
- Child-Specified Benefits
- Transitional Care Benefits
- Travel Benefits
- Health Screening Benefit
- Occupational HIV/Hepatitis Benefit

Certain benefits can be removed or amounts adjusted within each category, to suit the budget or plan design needs of your employees.

WHY IT'S VALUABLE

CI Insurance from The Hartford helps protect employees' financial futures while also helping to curb costs.

Traditional healthcare insurance only covers some of the expenses that an employee may face when diagnosed with a critical illness. CI Insurance can help cover some of those unexpected expenses.

continued



CRITICAL ILLNESS CASE EXAMPLE *(For illustrative purposes only)*

While visiting her doctor for a routine annual exam, Mary’s doctor discovers a lump in her right breast. After a biopsy and evaluation, she is diagnosed with Stage II breast cancer. She seeks a second opinion to confirm the diagnosis. A lumpectomy and radiation are recommended for treatment, which is available in the nearest major city over 100 miles from home. As she proceeds through treatment, she loses her hair and purchases a wig.

COVERED BENEFIT	CRITICAL ILLNESS PLAN PAYS	FINANCIAL IMPACTS OF AN ILLNESS
Stage II Breast Cancer <i>(Invasive Cancer @ 100% of Coverage Amount)</i>	\$10,000 benefit <i>(Invasive Cancer @ 100% of Coverage Amount)</i>	• Medical plan copays and deductibles
Second Opinion Benefit	\$500	• Prescription coinsurance
Prosthesis/Wig Benefit	\$500	• Lost time from work
Transportation Benefit	\$300 <i>(\$100 x 3 round trips)</i>	• Spouse lost time from work
Lodging Benefit	\$500 <i>(\$100 x 5 nights)</i>	• Travel and lodging for treatment
Total CI benefits paid to Mary, offsetting financial impacts		
		\$11,800

WHY THE HARTFORD?

There are many reasons why The Hartford is a smart choice for Employee Benefits. Our industry know-how, service innovation and experience in the Voluntary space are just a few reasons why companies have trusted us for over 60 years.



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THIS POLICY PROVIDES LIMITED BENEFITS FOR SPECIFIED DISEASE ONLY. This limited health 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.

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing companies Hartford Life Insurance Company and Hartford Life and Accident Insurance Company. Home Office is Hartford, CT. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the issuing companies listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued.

¹ American Association for Critical Illness Insurance, <http://www.criticalillnessinsuranceinfo.org/learning-center> (July 30, 2014).

² Benefits payable will be subject to the policy's Pre-existing Conditions Limitation.