CriticalGuard | AK, AL, AR, AZ, CO, CT, DC, DE, FL, GA, HI, IA, IL, IN, KS, KY, LA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NV, OH, OK, PA, RI, SC, SD, TN, TX, UT, VA, WI, WV and WY

When being prepared matters, there's CriticalGuard™



The interest in critical illness insurance is quickly growing as more people experience life-altering medical situations. Even with health insurance, the cost of major critical illness can have an effect on personal finances. No one likes to think about if a critical illness could happen to them, but being prepared for the "what-ifs" of cancer, heart attack or other critical conditions can make a difference.

Show your clients the benefits of a CriticalGuard™ Plan and help them feel better prepared for "what if".

- Benefit maximums up to $100,000 for most ages
- Broad age availability: issue ages 18-90
- Competitive plan rates
- Guaranteed issue options are available for select benefit amounts and issue ages
- Plans designed for choice of critical condition coverage
- Optum Perks Rx discount card included with all plans[1]
- Optional benefits[2] to broaden coverage
- Eligible benefits pay regardless of other insurance coverage

[1] In most states. [2] For additional premium.

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CriticalGuard™ plans[3]

With four plans to choose from, your clients have the freedom to select coverage most meaningful to them. Coverage for specified critical conditions are defined in the policy. More information can be found in the product brochure.



Cancer

- Life-threatening cancer, cancer in situ, benign brain tumor, skin cancer



Heart/Stroke

- Heart attack, stroke, heart illness



Cancer + Heart/Stroke

- Life-threatening cancer, cancer in situ, benign brain tumor, skin cancer
- Heart attack, stroke, heart illness



Critical Illness

- Life-threatening cancer, cancer in situ, benign brain tumor, skin cancer
- Heart attack, stroke, heart illness
- Advanced diseases, coma, end stage renal failure, loss of independent living, major organ transplant

CriticalGuard™ pays lump sum cash benefits for qualifying critical events which can help your clients with unexpected medical costs, and even unexpected financial loss from not being able to work.

Are you ready to help your clients?

If you're contracted with Golden Rule Insurance Company then you're ready to start quoting on eStore. If you need to get contracted, contact your FMO upline or an Account Executive to learn how.

[3] 30-day waiting period in most states. Benefits are based on first diagnosis in a covered person's lifetime after the applicable waiting period in most states.

Golden Rule Insurance Company is the underwriter of these plans. Check E-Store for product availability. State variations may apply. See product brochures for details.

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