

BENEFIT DETAILS

CRITICAL ILLNESS

If the insured suffers from critical illness upon the first diagnosis, the insurance company may pay the elected benefit amount for covered conditions diagnosed at least 30 days after the policy effective date (60 days for cancer).

	Primary Maximum Benefit Payable:	Covered Condition	Category*
Primary	100%	Heart Attack	1
		Stroke	
		Major organ transplant (heart or combination transplant including heart)	
		Invasive cancer after 90 days**	2
		End stage renal failure	3
		Major organ transplant (excluding conditions covered in category one)	
		Advanced Alzheimer's Disease	
		Coma	
		Motor Neuron Disease /ALS	
		Paralysis	
		Severe Burns	
	50%	Coronary Bypass Surgery	1
		Heart Valve Replacement or Repair Surgery	
		Cancer in Situ after 90 days***	2

	Amount Payable of Primary Maximum benefit:
Primary	100 %
Spouse	50 %
Child	25 %

*Covered persons will only receive one pay out per category.

** If any of the insured is diagnosed with invasive cancer within the first 90 days of the policy effective date, the maximum benefit payable is 10%

***If any of the insured is diagnosed with cancer in situ within the first 90 days of the policy effective date, the maximum benefit payable is 5%.

The maximum benefit amount reduces by 50% at age 65 and coverage terminates at age 70.

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The fees for the Intella Plan are specified in the membership agreements. Insurance benefit payments are subject to definitions, limitations, exclusions and other provisions within the Certificate(s). May not be available in all states. Underwritten by National Health Insurance Company. Review your entire policy packets for full benefit descriptions and definitions of your coverage. Applications issued between the 26th through the 9th will have a 15th effective date. Applications issued between the 10th through the 25th will have a 1st effective date. No benefits will be paid out if the insured is full-time in armed forces, eligible for Medicare (accident only), or receiving disability or worker's compensation benefits. For full details, limitations, exclusions, age limits, state availability, and definitions please refer to your benefit policy package or contact your NHIC Insurance Agent.