



Critical Illness Plan

Policy Features



Benefit Amounts

Lump sum benefit of \$5,000 to \$100,000 in \$5,000 increments



Covered Conditions

Heart attack, stroke, cancer



Underwriting

Simplified underwriting. Accept / reject based on answers to the questions on the application



Waiting Periods

- Heart Attack and Stroke: 30 days
- Cancer: 90 days



Issue Ages

Primary Insured 18 - 64



Renewability

Guaranteed Renewable to Age 75



Rate Structure

- Uni-sex, Tobacco / Non-Tobacco
- Age Banded Rates (18 – 29 then 5 year bands to age 64)



Benefit Payment

- Lump sum paid directly to the insured
- One payment per covered person, then coverage ceases for the covered person for which benefits were paid



Payment Methods

Bank Draft, Credit Card

Exclusions & Limitations

We will not pay benefits for:

1. Any Critical Illness that is Diagnosed while this policy is not in force.
2. Any Critical Illness that is Diagnosed during the Waiting Period.
3. Any Diagnosis of Cancer during or after the Waiting Period as a result of tissue being extracted during the Waiting Period.
4. Diagnosis received while outside the territorial United States.

Exclusions & Limitations Cont'd.

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| <ul style="list-style-type: none">5. Any Sickness, loss, or condition specifically excluded from the definition of any Critical Illness.6. More than one Critical Illness Lump Sum Benefit Amount per Covered Person as shown in the Policy Schedule.7. Alcoholism, drug addiction, or their complications, unless addiction resulted | <ul style="list-style-type: none">from narcotics prescribed by a Physician.8. A Critical Illness caused directly or indirectly while under the influence of a controlled substance, unless prescribed by a Physician, or by intoxication as defined by the laws and jurisdiction of the geographic area in which the loss or cause of loss was incurred. |
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Pre-Existing Condition Limitation

We will not pay benefits for any loss for a Pre-Existing Condition during the first two years after the Policy Date. If a Dependent is added as a Covered Person after the Policy Date, we will not pay benefits for any loss for a Pre-Existing Condition during the first two years after the date the Covered Dependent's coverage is effective.

Disclaimer: This is a product highlight and state variations may apply.

About Medico

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