



Critical Illness Insurance

Underwritten by Combined Insurance Company of America, a Chubb company

If you suffered a critical illness tomorrow, what would worry you?

A critical illness can change your life in an instant. Being diagnosed with an illness like a heart attack, cancer or a stroke can be overwhelming. The last thing you want to worry about is money. The Family Security Plan® Critical Illness Insurance can help protect you from financial hardship while you or a loved one recovers. It provides tomorrow's protection today.

How does **Critical Illness Insurance** work?

Critical Illness Insurance pays a lump sum cash benefit as soon as you are diagnosed with any of the specific illnesses covered and your claim is approved. You can even use this money to pay out-of-pocket medical costs and non-medical costs associated with your treatment, such as childcare or transportation.



COVERED CONDITIONS INCLUDE:

Cancer
Heart Attack
Stroke
ALS (Lou Gehrig's Disease)
Kidney Failure
Benign Brain Tumor
Multiple Sclerosis
Coma¹
Carcinoma In Situ²
Coronary Artery Obstruction²
Skin Cancer³
Major Organ Failure⁴

¹ Coma not available in New Jersey

² Benefit payment is 25% of Face Amount

³ Skin cancer pays \$250

⁴ Must be on UNOS Donor List to qualify

Plan Today for Tomorrow with these **Critical Illness Insurance** benefits:

- **Affordable Coverage*** You can choose a Face Amount from \$10,000 to \$100,000.
- **Cash Benefit** Upon diagnosis of a covered condition, you get a substantial lump sum cash benefit.
- **Advocacy Benefits**** You also get the benefit of personal and confidential assistance from professionals at Best Doctors®.
 - "Find Best Docs" Physician Referrals
 - "Ask the Expert" Hotline
 - Diagnosis & Treatment Advice



Think About It...

Approximately **38.4%** of men and women will be diagnosed with cancer at some point during their lifetimes.

~ www.cancer.gov, January 4, 2018

The Family Security Plan® Critical Illness Insurance Features

- **Affordable Extensive Coverage** Critical Illness Insurance offers powerful protection at an affordable price.
- **Family Coverage** You can insure yourself, your spouse, your children, and dependent grandchildren.
- **Covered Amounts*** You can choose a Face Amount of the benefit, from \$10,000 to \$100,000.
- **Full Portability** You can keep your coverage even if you change jobs or retire.
- **Guaranteed Renewable** Your coverage cannot be canceled as long as your premiums are paid as due.
- **No Benefit Reduction** Benefits never decrease due to age.
- **Convenient Premium Payment** There are no bills to watch for or checks to mail. Premiums are conveniently paid automatically from the financial institution of your choice.
- **HSA Compatible** You can have this coverage even if you have a Health Savings Account.
- **No Coordination of Benefits** Benefit payments are made *in addition* to any other insurance you may have.

Are your savings enough to pay your bills if you got critically ill?

While you're being treated for and recovering from a critical illness, your income may be affected. Even with medical insurance, out-of-pocket expenses can add up quickly.

Would a check for \$20,000 help?

Critical Illness pays you cash quickly. Upon diagnosis, we send a lump sum check directly to you. You can use your cash benefit however you choose—to help with your everyday living expenses, pay your out-of-pocket medical costs or replace lost income. Your benefit is paid in full regardless of any other insurance you may have.

How much would YOU need?

\$	Mortgage/Rent
\$	Car Payments/Repairs/Gas
\$	Credit Card Payment
\$	Groceries/Household Expenses
\$	Kids – Childcare/Activities
\$	Other
\$	Dollars of Protection YOU need per month for recovery
x3 \$	x6 \$
\$	\$
\$	\$
	Plus Medical Out-of-Pocket
	YOU May Need

Expenses to Consider

Basic Necessities

- Mortgage/Rent
- Groceries
- Utilities
- Childcare
- Tuition Payments
- Car Payments

Medical Expenses

- Deductibles
- Coinsurance
- Prescriptions
- Experimental Treatment
- Medical Travel

Savings Plans

- College
- Retirement

Activities for Kids

- Pre-school
- Camp
- Dance Lessons
- Band
- Gymnastics
- Soccer

Loss of Income

Childcare

* Face Amounts are from \$25,000 to \$100,000 in Washington.

** Advocacy Benefits are not available in Connecticut, Missouri, Ohio or Washington.

CONTACT SUMMARY

Date _____

Name _____

Representative Name _____

Contact Number _____

WHAT YOU CAN EXPECT

Critical Illness Insurance provides a way to help protect you and your family should you develop a critical illness. It's tomorrow's protection today.

Once you have purchased your policy, here is what you can expect:

- Following your purchase, expect an email receipt from cust-service@familysecurityplan.com within 24-48 hours outlining your purchase.
- Within 2-4 weeks, your policy will be mailed to you at the address provided at time of application.
- As a valued member of The Family Security Plan® community, you will have access to your account on our FSP Portal. Your policy number will enable you to register online.
- The Family Security Plan® will email you monthly with important information specifically for you. Look for emails from @familysecurityplan.com to ensure you get this information.

Thank you for protecting your future today.

Eligibility, Exclusions and Limitations

Eligibility

- Members age 18 through 65¹
- Spouses age 18 through 65¹, including domestic and civil union partners
- Children ages 0 through 26²
- Simplified application process

Exclusions

1. No benefits will be paid for losses resulting from any intentionally self-inflicted injury.
2. A pre-existing condition is not covered unless the date of diagnosis for such condition or loss is at least 12 months after the policy issue date.³
3. There is a 30 day Waiting Period following the date of application during which no benefits are available in most states.⁴

Pre-Existing Conditions

A pre-existing condition is a condition for which a covered person received medical advice or treatment within 12 months immediately prior to the Policy Effective Date.³

¹ In South Carolina ages 18 through 64

² In Arizona coverage for children is not available at this time

³ In New Jersey, a pre-existing condition is not covered unless the date of diagnosis is at least 6 months after the policy issue date. A pre-existing condition is a condition in which a covered person received medical advice or treatment within the 6 months prior to the Policy Effective Date

⁴ There is no waiting period in Arizona, Connecticut, Maryland, Missouri, New Jersey, South Carolina, Texas or Washington

Critical Illness Insurance Underwritten by:

CHUBB®

Combined Insurance Company of America, Chicago, IL
A Chubb Company

Administered by:

FSP | The Family Security Plan®

P.O. Box 1500, Orange, CT 06477

www.FamilySecurityPlan.com

PFP is a Life and Accident/Health insurance agent.
Schmitt-Sussman Enterprises, Inc. dba PFP, NPN #953614

To access your policy information online, visit:
www.myfspportal.com

This document is a brief description of Policy No. 16648-CA or applicable state version. Refer to the policy for complete details of the benefits, exclusions and limitations which may vary by state. Critical Illness Insurance is a supplement to health insurance and is not a substitute for basic hospital, basic medical or major medical insurance. If a covered individual is a Medicaid recipient, policy benefits may be assigned and payable to your state Medicaid agency. Also, benefit payments you receive may count as income for Medicaid eligibility purposes.

Tracking Number: PFP-CI-0921



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The Family Security Plan®**