FSP | The Family Security Plan®

Critical Illness INSURANCE

A critical illness can change your life in an instant. If you suffered a critical illness tomorrow, would you be financially prepared?

The Family Security Plan® Critical Illness Insurance can help.



What is it and how does it work?

In the event of a big health emergency, such as cancer, heart attack, or a stroke, critical illness insurance could be the only thing standing between you and financial ruin. It is not uncommon for most Americans to assume that they're protected by a standard healthcare plan but treating a life-threatening disease or illness can cost a lot more than your plan will cover.

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. The money may also be used for any out-of-pocket medical expenses 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
- Must be on UNOS Donor List to qualify

Critical Illness Insurance

Benefits/Features of Critical Illness Insurance

- Affordable Extensive Coverage Critical Illness Insurance offers powerful protection at an affordable price.
- Cash Benefit Upon diagnosis of a covered condition, you get a sunstantial sum cash benefit.
- 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.

Eligibility Requirements

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

To learn more about **Critical Illness Insurance** and other affordable life insurance products offered by **The Family Security Plan**®

Call to speak to a representative! 855-818-0955

Visit our website www.familysecutiyplan.com

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

¹ In South Carolina ages 18 through 64

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