



## *Amalgamated Life Worksite Critical Illness Insurance*

### **Did You Know...?**

- *Every 29 seconds an American will suffer a coronary event and every 40 seconds an American will suffer a stroke.<sup>(1)</sup>*
- *50% of men and 64% of women who died suddenly of coronary heart disease had no previous symptoms of the disease.<sup>(2)</sup>*
- *Nearly 10 million adults with year-round health insurance coverage accumulate medical bills they can't pay in any given year.<sup>(3)</sup>*
- *Men have a one-in-two and women have a one-in-three lifetime risk of developing some form of cancer.<sup>(4)</sup>*

### ***Providing Increased Financial Security and Peace of Mind***

According to data from the U.S. Census, Centers for Disease Control, the federal court system and the Commonwealth Fund, unpaid medical bills are the number one cause of bankruptcy filings in the United States. Most of these cases stem from critical illnesses such as heart attacks, strokes, certain types of cancer and conditions such as multiple sclerosis. Many of these bankruptcies could have been avoided with Critical Illness Insurance. Amalgamated Life's Critical Illness Insurance Policy is designed to alleviate financial hardships resulting from a critical illness.



## The Importance of Critical Illness Insurance

Amalgamated Life's Critical Illness Insurance can be used to cover medical expenses that other policies may not cover. These include deductibles, co-pays, non-covered prescription drugs, alternative treatments, and non-medical expenses such as mortgage or rent payments, utility bills, car payments and insurance premiums. It is intended to help you and your family withstand the financial pressures introduced by a critical illness.

## Critical Illness Insurance Features

- **Face Amount**—Up to \$50,000 for you (50% of face amount for your spouse; 25% of face amount for your dependent child).
- **Cash Benefits**—Paid directly to insured or his/her family to use as he/she chooses.
- **Guaranteed Issue**—No health questions asked, subject to minimum participation requirements.
- **Guaranteed Renewable**—Coverage remains in force for life as long as premiums are paid.
- **Portability**—Insured can keep benefits even with a change of jobs or retirement.
- **Recurrence Benefit**—If you or a family member has a recurrence of the same critical illness separated by 12 months, the lump sum benefit is payable again.
- **Additional Occurrence Benefit**—If you or a family member is diagnosed with a different covered critical illness separated by six months, the appropriate lump sum benefit is payable again.
- **Level Premium**—Rates do not increase with age.
- **Health Screening Benefit**—Up to \$50 per calendar year. Benefit is not applicable to dependent children.
- **Service**—Timely and responsive claims service.

Policy Form AMICIP-13\*

Features & form numbers may vary by state. In some states, product is subject to certain coverage reductions at age 70.  
(1&2) 2013 Heart and Stroke Statistical Update, American Heart Association  
(3) NerdWallet Health  
(4) 2013 Cancer Facts and Figures, American Cancer Society

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*With Amalgamated Life's Critical Illness Insurance, you receive a lump sum payment to fill the gaps left by traditional disability, accident, health and life insurance.*

## Covered Illnesses for Insured and Spouse

- Cancer
- Major Organ Failure
- Benign Brain Tumor
- Heart Attack
- End Stage Renal Disease
- Stroke
- Traumatic Brain Injury
- Coronary Artery Disease

## Covered Illnesses for Children

- Cancer
- Muscular Dystrophy
- Type 1 Diabetes
- Cerebral Palsy
- Sickle Cell Anemia
- Cystic Fibrosis
- Traumatic Brain Injury

## About Amalgamated Life

Amalgamated Life Insurance Company is a leading provider of life and health insurance serving working men and women since 1943. Amalgamated Life has consistently earned the "A" (Excellent) rating from A.M. Best Company since 1975, attesting to our proven policies and procedures, adherence to the industry's highest standards, strong fiscal condition and excellent claims-paying ability.

Through Amalgamated Life's Worksite Division, we offer a suite of vital worksite insurance products, which include:

- Term Life
- AD&D
- Accident
- Dental
- Legal
- Whole Life
- Critical Illness
- Disability
- Vision

► The information in this product sheet is in an abbreviated form only. The actual coverage and amounts are subject to all the terms, limitations and exclusions in the individual policy. If the information in this product sheet differs from the individual Critical Illness Policy, the terms of your policy govern.

► For specific information regarding features and benefits on Amalgamated Life's Worksite Critical Illness Policy, call 866-975-4089. Consider attending the next Open Enrollment Session in your organization.