Critical Illness Coverage

Financial protection when a covered diagnosis changes the road ahead

Critical illness insurance through Cigna pays a cash benefit that can be used in any way you need following diagnosis of a covered condition. The signs of a critical illness are not always clear or preventable, so this coverage can provide added financial support.

Highlights

- Lump-sum benefit upon diagnosis of a covered illness
- Choose $20,000 or $30,000 in guaranteed issue coverage
- Spouse: 100% of elected amount
- Children: 25% of elected amount
- Age-banded rates
- Pre-existing conditions waived
- $75 annual wellness benefit for qualifying preventive screenings

Plan Benefits*

- Advanced Alzheimer's 25%
- Benign brain tumor 100%
- Cancer, invasive 100%
- Cancer, non-invasive 25%
- Coma 25%
- Heart attack 100%
- Loss of sight 100%
- ALS 100%
- Major organ failure 100%
- Paralysis 100%
- Parkinson's 25%
- Skin cancer $250
- Stroke 100%
- Wellness benefit $50

The $50 wellness benefit is payable once per year for each covered family member completing a qualifying screening, such as a Pap test, cholesterol test, mammogram, colonoscopy or stress test.

Claims Example

Tom elects a $20,000 benefit.

Heart attack	$20,000
Six months later: stroke	$20,000

TOTAL PAYOUT $40,000