

## The Perfect Complement to Existing Coverage



Our Critical Advantage<sup>SM</sup> products can enhance your clients existing coverage and give them some control when they need it most.

The Critical Advantage products include Critical Illness Insurance, Cancer Insurance & Heart Attack/Stroke Insurance. These products offer a lump-sum payment, 100% of which is paid directly to your clients upon diagnosis of a covered condition. Your client has control of how the money is spent, whether it's on high deductibles, child care or specialized treatment. There's no fee to use the benefit and no waiting period to satisfy.

Here's how Critical Advantage products can help supplement other insurance your clients may have.

**Health insurance or Major Medical insurance** – Many people have this coverage through an employer or individually. When a claim is filed, the benefit is paid to the health care provider or facility. Critical Advantage products pay your client directly.

**Disability Income insurance** – Disability insurance is designed to pay clients a benefit amount if they are sick or injured and cannot work. Typically, there is a waiting period before any benefits are paid. Critical Advantage products pay a lump-sum benefit and has no waiting period to satisfy.

**Life insurance** – Some life insurance policies include chronic or terminal illness riders. If the insured meets the qualifications, these riders can pay a portion of the death benefit amount early, but this will reduce the benefit paid to their beneficiary at death. If your clients also purchased a

Critical Advantage product, they can receive 100% of their benefit upon diagnosis while leaving their life insurance death benefit intact.

**Long-term care insurance** – The benefits from this policy help clients get the care they need to live and take care of themselves. This coverage generally has a waiting period to receive reimbursement benefits. A Critical Advantage product can offer your client a lump-sum payment which can ease the financial burden of waiting for benefit to begin.

**Medicare and Medicare Supplement** – Medicare supplement insurance is designed to pay for what Medicare does not cover. Any benefits paid are paid directly to the health care provider or facility. Critical Advantage products pay your client directly.

### Covered Conditions:

- Internal Cancer or Malignant Melanoma – 100%
- Heart Attack – 100%
- Stroke – 100%
- Alzheimer's Disease – 100%
- Major Organ Transplant – 100%
- Blindness – 100%
- Deafness – 100%
- Kidney Failure – 100%
- Coronary artery bypass surgery – 25%
- Coronary angioplasty surgery – 25%

The products in the Critical Advantage Portfolio give your clients the ability to cover short-term expenses and that can have long-term benefits.