



**CRITICAL  
ILLNESS**



# Help take the financial worry out of a serious illness

With critical illness insurance in place, employees and their families can be better prepared for the unexpected so they can focus on their health.

## SERIOUS MEDICAL CONDITIONS CAN CAUSE FINANCIAL HARDSHIPS



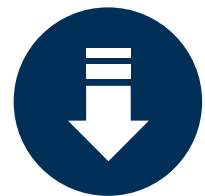
Heart disease is the number one cause of death in the United States.<sup>1</sup>



Every 40 seconds, someone has a stroke.<sup>1</sup>



In the United States, 1 in 3 adults run the risk of developing cancer.<sup>2</sup>



67% of bankruptcies are tied to medical issues, with 59% being the direct result of medical bills.<sup>3</sup>

## Offering critical illness insurance can help

Enhance your benefits package at no additional cost by offering coverage that provides the covered employee or an eligible family member with a lump-sum cash payment if they are diagnosed with a covered condition. They can decide how to best use it:

- Out-of-pocket medical costs, including deductibles and copays
- Rehab costs
- Rent or mortgage payments
- Groceries
- Utility or credit card bills
- Other financial support



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# Meaningful coverage that's easy to manage.



## IT'S EASY TO OFFER

Critical Illness insurance is a 100% employee-paid option, with policies issued to a minimum of three enrolled employees or 10% of eligible employees, whichever is greater.



## ENROLLMENT IS SIMPLE

There are no health questions and flexible enrollment options are supported.

## GREAT BENEFITS FOR YOUR EMPLOYEES

- Affordable group rates
- Plans can be customized to cover a range of conditions, including:
  - Heart attack and stroke
  - Cancer
  - Other conditions such as benign brain tumor, coma, paralysis and burns
  - Childhood conditions like down syndrome, cerebral palsy, complex congenital heart disease and cystic fibrosis
- Multiple payments if the employee is diagnosed with more than one covered condition.
  - Benefits are payable regardless of what other coverages the employee may have.
- Employees can be covered for more than one occurrence.
  - If conditions reoccur after a certain amount of time has passed, we will pay an additional benefit. (Conditions apply. See policy for more information.)
- HSA-compatible

Learn more at [azblue.com](https://azblue.com)

1 Source: [https://www.heart.org/-/media/data-import/downloadables/heart-disease-and-stroke-statistics-2018---at-a-glance-ucm\\_498848.pdf](https://www.heart.org/-/media/data-import/downloadables/heart-disease-and-stroke-statistics-2018---at-a-glance-ucm_498848.pdf).

2 Source: <https://www.cancer.org/cancer/cancer-basics/lifetime-probability-of-developing-or-dying-from-cancer.html>.

3 Source: <https://www.nasdaq.com/article/medical-bankruptcy-is-killing-the-american-middle-class-cm1099561>.

"Critical Illness insurance" is a limited benefit policy. It does NOT provide basic hospital, basic medical or major medical insurance, and does not satisfy the requirement for Minimum Essential Coverage under the Affordable Care Act.

The certificate has exclusions and limitations for certain conditions that may affect any benefits payable. Benefits payable are subject to all terms and conditions of the certificate. This overview is preliminary to the issuance of the policy and certificate. The policy, certificate and rider, if applicable, may not be available in all states and may vary based on state laws and regulations.

Note to employees covered or considering coverage under Health Savings Accounts (HSAs) established in connection with a High Deductible Health Plan (HDHP): Based on the limited available regulatory guidance, we believe our "Critical Illness insurance" is appropriate for use with an HSA and may be purchased when the employee and/or his or her family members are covered under an HDHP. However, we cannot provide legal or

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tax advice. If there are legal or tax questions, we suggest that you consult your own legal or tax advisor before purchasing this insurance.

\*Group critical illness and insurance products are issued by Equitable Financial Life Insurance Company of America.

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