

Specified Illness rider

Expands the list of covered conditions

Prepare for the unexpected. The Specified Illness insurance rider provides tiered benefits for additional illnesses. It rounds out your protection by adding the types of critical illnesses named in more conventional specified illness policies, to provide affordable coverage that includes those conditions.



How is the benefit paid?

Depending on the type of diagnosis you receive, your benefit payment may be 100%, 50% or 10% of your benefit amount, subject to the annual maximum when diagnosed. Each illness is eligible for a benefit once per lifetime.

100% benefit

- Permanent blindness
- Complications of diabetes – lower limb amputation
- Irreversible loss of hearing*
- Occupational HIV
- Paralysis due to sickness
- Renal failure
- Organ failure – liver, lungs, pancreas, heart

*Person must be older than 3 years at diagnosis, benefit not payable if device or surgery could restore hearing.

50% benefit

- Central nervous condition*
 - Lupus
 - Sarcoid
 - Central nervous infection of the brain

*Neurological impairment was not previously present and has persisted for 30 days or longer.

10% benefit

- Complications of diabetes – hospitalization for hyperglycemia, dehydration
- Stem cell/bone marrow transplant



Think about it

Incidence and cost of critical illness

Kidney

Every month, the number of Americans waiting for kidney transplants increases. A new name is added to the waiting list every **12 minutes**.

Source: National Kidney Foundation, 2012.

Transplant

More than **113,000** Americans are currently on the waiting list for a lifesaving organ transplant.

Source: American Transplant Foundation, 2012 Myths and Facts.

Cost

Unpaid medical bills is the number one cause for filing for bankruptcy, overtaking credit card bills or unpaid mortgages.

Source: "Medical Bills are the Biggest Cause of U.S. Bankruptcies: Study." June 25, 2013. CNBC. <http://www.cnbc.com/id/100840148>

This limited benefit rider is part of Plan Form CII 214, underwritten by Trustmark Insurance Company, Lake Forest, Illinois, and is subject to policy terms and conditions. Please refer to the contract for a complete description of benefit provisions, exclusions and limitations.