

CRITICAL CHOICE: FIRST DIAGNOSIS CANCER

Customized coverage with a built-in recurrence benefit.

This policy provides a specified lump-sum benefit to help pay out-of-pocket costs if a policyholder is diagnosed with cancer or carcinoma in situ (noninvasive). For added flexibility, customers can choose their own benefit amount. The policy also includes a unique recurrence benefit.

How it works

With our Cancer Insurance, your customer will receive 100% of their benefit amount – from \$5,000 to \$50,000 – for the first diagnosis of invasive cancer and 25% for carcinoma in situ (noninvasive).

The benefit amount for a dependent child is either \$10,000 or the selected benefit amount for the parent – whichever is less.

Recurrence benefit

This unique coverage comes with a recurrence benefit designed to provide additional benefits if the insured person is diagnosed with cancer more than once and has continued paying the premiums on the cancer policy. Benefits cannot exceed an additional 100% of the benefit amount and are payable for additional diagnoses of invasive cancer or carcinoma in situ if the insured person has not received advice or has been treated for at least two years before being diagnosed again.

How benefits are computed.

Time period without advice or treatment	Cancer	Carcinoma in situ***	Maximum
Less than 24 months	0%	0%	100%
24 months or more, but less than 5 years	25%	10%	
5 years or more, but less than 10 years	75%	25%	
10 years or longer	100%	25%	

- Lump sum from \$5,000-\$50,000
- Guaranteed renewable for life*
- Ages 18-80 and their dependents
- Recurrence benefit included

Flexible coverage

Customers may also be able to add a Heart Attack & Stroke rider with a built-in Restoration benefit, a specified disease rider or an Accidental Death & Dismemberment rider.**

Together, all the way.®



Insured by Loyal American Life Insurance Company.

*Subject to the company's right to adjust premiums on a class basis.

**May not be available in all states.

***Payable only once in an insured person's lifetime

CRITICAL CHOICE: FIRST DIAGNOSIS HEART ATTACK & STROKE

Lump-sum benefits help pay out-of-pocket costs.

This policy provides a specified lump-sum benefit amount to help pay out-of-pocket costs if a customer has a heart attack, stroke or other heart-related event. Customers can choose their own benefit amount and may be able to add cancer or specified disease coverage to the policy.

How it works

With our Heart Attack & Stroke Insurance policy, your customer will receive a percentage of their selected benefit amount – from \$5,000 to \$50,000 – depending on the type of qualifying event.

The benefit amount for a dependent child is either \$10,000 or the selected benefit amount for the parent – whichever is less.

Qualifying event	% of benefit payable for each event	Maximum % of benefit amount payable
Heart attack	100%	100%
Heart transplant	100%	
Stroke	100%	
Coronary artery bypass surgery***	25%	
Aortic surgery***	25%	
Heart valve replacement/repair surgery***	25%	
Angioplasty***	10%	
Stent***	10%	

- Lump sum from \$5,000–\$50,000
- Guaranteed renewable for life*
- Ages 18–80 and their dependents

Flexible coverage

Customers may also be able to add a cancer rider with a built-in recurrence benefit, a specified disease rider or an Accidental Death & Dismemberment rider.**

Together, all the way.®



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**May not be available in all states.

***Payable only once in an insured person's lifetime as long as 100% of the selected benefit amount is not exceeded.

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