

Voluntary Group Critical Illness Insurance

Prepare for the Unexpected

The financial hardships associated with a critical illness can be devastating to employees and their families. Our Voluntary Group Critical Illness Insurance acts as a supplement to health insurance and other benefits, and may assist with uncovered costs, such as lost wages, deductibles and coinsurance, second opinions, out-of-network specialists, "experimental" procedures, home maintenance and many other expenses.

The probability of surviving a critical illness before age 65 is almost twice as great as dying.*

Plan Options

A New Solution for Covering a Critical Illness

- Group Critical Illness Insurance is offered as a stand-alone voluntary product.
- Benefit is paid as a one-time, lump sum if the insured undergoes a covered Organ Transplant or is first diagnosed with a Heart Attack, Stroke, Life-Threatening Cancer, or Kidney Failure (Cancer benefit is optional).
- Program offers a member/employee and their spouse their choice of coverage amounts ranging from \$5,000 to \$50,000 in \$5,000 increments.
- Spouse may apply for coverage, even if the employee does not apply for coverage.
- Portability allows an insured that has been covered for at least one year to continue their insurance without evidence of insurability (if coverage terminates) to age 65.

Use the Lump Sum Payment as Needed for the Following:

- Pay down mortgage
- Offset lost income
- Childcare and housekeeping
- Illness-related home renovations

Securing Coverage

- Applications will be medically underwritten utilizing simplified underwriting techniques.
- Available to groups of 2 or more employees.
- Minimum participation of 1 life.
- Benefit is paid in addition to any other coverage an insured may have.
- Competitive non-tobacco and tobacco rates.

This is a limited benefit policy.

For Agent Use Only. Voluntary Group Critical Illness Insurance may not be available in all states and is underwritten by Fort Dearborn Life Insurance Company. Voluntary Group Critical Illness Insurance is not a substitute for comprehensive medical coverage. In some states the Critical Illness Benefit must be provided as a supplemental health policy. This brochure is for illustrative purposes only and is not a contract. Only the insurance policy can provide the actual terms, coverages, amounts, conditions and exclusions.

*1997 Employee Benefits News & Views Magazine.

Administrative Offices:
Downers Grove, Illinois | Cleveland, Ohio | Dallas, Texas



A Member of The Preferred Financial Group

Ft Dearborn Critical Illness Program

% of Face Amount	Covered Illness	Ft Dearborn
100%	Heart Attack	X
100%	Stroke	X
100%	Major Organ Transplant	X
100%	Kidney Failure	X
100%	Cancer	X
	Paralysis	No
	Coma	No
	Coronary Artery Bypass	No
	Carcinoma in Situ	No

Wellness Benefit	No
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Reoccurrence Benefit	X
Additional Occurrence	X

Waiting Period	30 Days
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Pre-existing Condition	36 Months
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Minimum Coverage	\$5,000
Maximum Coverage	\$50,000

50% Reduction of Benefits at Age	75
Full Benefits Rider	

Spousal Coverage Rider	X
Spousal Maximum	\$50,000
Dependent Coverage Included	No
Dependent Coverage Rider	No

SCHEDULE OF INITIAL PREMIUMS

Monthly Premium Rates (per \$1,000 of coverage) with Cancer Benefits

<u>Attained Age</u>	<u>Non-Tobacco User*</u>	<u>Tobacco User*</u>
20 – 24	\$ 0.23	\$ 0.44
25 – 29	\$ 0.31	\$ 0.60
30 – 34	\$ 0.39	\$ 0.79
35 – 39	\$ 0.53	\$ 1.14
40 – 44	\$ 0.83	\$ 1.85
45 – 49	\$ 1.29	\$ 2.89
50 – 54	\$ 1.93	\$ 4.38
55 – 59	\$ 2.79	\$ 6.31
60 – 64	\$ 4.05	\$ 9.64
65 – 69	\$ 5.48	\$12.58
70 – 74	\$ 7.27	\$16.35
75 – 79	\$ 9.40	\$19.71
80 – 84	\$11.01	\$22.30
85 – 89	\$12.79	\$25.06

Monthly Premium Rates (per \$1,000 of coverage) without Cancer Benefits

<u>Attained Age</u>	<u>Non-Tobacco User*</u>	<u>Tobacco User*</u>
20 – 24	\$ 0.10	\$ 0.14
25 – 29	\$ 0.15	\$ 0.21
30 – 34	\$ 0.20	\$ 0.30
35 – 39	\$ 0.26	\$ 0.41
40 – 44	\$ 0.43	\$ 0.70
45 – 49	\$ 0.77	\$ 1.27
50 – 54	\$ 1.20	\$ 2.04
55 – 59	\$ 1.84	\$ 3.16
60 – 64	\$ 2.52	\$ 4.40
65 – 69	\$ 3.43	\$ 5.71
70 – 74	\$ 4.57	\$ 7.48
75 – 79	\$ 6.49	\$10.41
80 – 84	\$ 7.83	\$12.58
85 – 89	\$ 9.11	\$14.41

***For the purposes of both of the above premium rate tables, employees who have used cigarettes or other tobacco products in the last two years are considered tobacco users.**