



Critical Illness Insurance



Why **Critical Illness** Insurance?

You already know that exercise and a balanced diet are important when it comes to protecting your health, but you can also help protect your lifestyle with Wise Critical Illness Insurance.

Our Critical Illness Insurance provides benefits if you are diagnosed with covered Critical Illnesses such as Heart Attack, Stroke, Coronary Artery Disease, Pulmonary Embolism, Invasive Cancer and more. Benefits are paid directly to you, or whomever you designate, giving you the power to choose how to use benefit payments.

Covered Critical Illnesses include

- ✓ Heart Attack
- ✓ Stroke
- ✓ Sudden Cardiac Arrest
- ✓ Invasive Cancer
- ✓ Non-Invasive Cancer
- ✓ Coronary Artery Disease
- ✓ Major Organ Transplant
- ✓ End Stage Renal Failure

CONSIDER THE **FACTS:**



40s

Approximately **every 40 seconds** someone in America has a heart attack.¹



795k

Each year, approximately **795,000** Americans experience a new or recurrent stroke.²

Here is a sample of just some of our benefits:

- **Critical Illness Benefit:** Payable when diagnosed with a covered Critical Illness.
- **Recurrence Benefit:** Payable when diagnosed with a Critical Illness for which the Covered Person previously received benefits under the Critical Illness Benefit.
- **Additional Occurrence Benefit:** Payable if after a Critical Illness Benefit for one Critical Illness is paid, the Covered Person is Diagnosed with a different covered Critical Illness.
- **Wellness Benefit:** Payable once per year per Covered Person when documented services are received such as: Blood Tests for cholesterol and triglycerides, Mammograms, Colonoscopies, Skin Cancer Screenings and Immunizations.



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You decide how and when **benefits** are used.

Our benefits pay directly to you, or whomever you designate, allowing you to use the benefits to cover what your major medical doesn't, such as:



Copays & other out of pocket medical costs



Home mortgage, rent, or utilities



Transportation & lodging



Childcare

You choose the **coverage** that's right for you.

For more information, contact your Benefits Counselor.



Individual



Individual + Spouse



Individual + Children



Family

This document provides a very brief description of the features of insurance policies that are underwritten by Madison National Life Insurance Company, Inc. and National Teachers Associates Life Insurance Company. These policies have limitations and exclusions that may affect benefits payable. This document is for illustrative purposes only. Availability from a particular company may vary by product and state, and each policy is subject to its own exclusions and limitations. Benefits and features may vary by product and state.

Additional exclusions and limitations may apply. The Group Policy is renewable at the option of the insurer and may be nonrenewed, terminated, or modified in accordance with the terms of the Group Policy. The insurer has the right to change premium rates. Premiums and benefits may vary by state and with the program selected. The insurer may change premium rates if changes occur to any factors material to the underwriting risk assumed or based upon information provided by the Policyholder. For complete benefits, exclusions and other details, please refer to the

following Certificate of Group Insurance Policy Series GC-ML-CI100-Z0 (5/21) and GC-CM-CI100-Z0 (5/21) and state specific versions.

Notice to Consumer: If this coverage will replace any existing individual policy, please be aware that it may be in your best interest to maintain your individual guaranteed renewable policy. THIS INSURANCE PROVIDES LIMITED BENEFITS. This is specified disease insurance and does not provide benefits for any other diseases or complications. THIS INSURANCE IS NOT INTENDED TO QUALIFY AS THE MINIMUM ESSENTIAL COVERAGE REQUIRED BY THE AFFORDABLE CARE ACT (ACA).

Source: ¹ cdc.gov, "Heart Disease and Stroke Statistics -2023 Update. A report from the American Heart Association", 2023

² cdc.gov, "Heart Disease and Stroke Statistics - 2023 Update. A report from the American Heart Association", 2023



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