

Cigna Supplemental Solutions®
Insured by Loyal American Life Insurance Company

Cash Advantage®
CRITICAL ILLNESS



**BENEFITS TO
HELP YOU
ACCOMPLISH**

**THE THINGS
YOU WERE
MEANT TO**

GO YOU®



Throughout America there is a growing concern over the additional costs associated with critical illnesses beyond those covered by health insurance, with survivors and their families being left to deal with the financial consequences.



With advances in treating critical illnesses such as cancer, heart attack, and strokes, life expectancy has dramatically increased. However, the excitement of survival is soon replaced by the financial and physical demands on the family associated with survival and recovery.

Dr. Marius Barnard, part of the surgical team that performed the first heart transplant, helped develop Critical Illness Insurance when he realized the financial strain on his patients during recovery was impacting their ability to recover. He realized that there were two sides, the medical side and the financial side. Not only did he see his patients' lifestyle impacted, but he also observed their ability to earn a living diminish.¹

¹"Heart to Heart". *CoverTen* (Incisive Financial Publishing): 11–12, 29, 10 October 2007.

What is Critical Illness Insurance?

Critical Illness insurance is a form of supplemental health insurance that provides lump sum cash benefits should you be diagnosed with a covered critical illness. Critical Illnesses are generally life threatening, but survival rates have been steadily increasing. However, some critical illnesses become chronic, persisting over a longer period of time.

Why do I need Critical Illness Insurance?

For a person who suffers a critical health event, medical insurance does not usually cover all of the out of pocket expenses or costs for their family members such as travel and lodging. Critical Illness Insurance also helps with deductibles, co-pays, drugs and home health care expenses.

A major consideration is the role that family members may be asked to assume in providing or overseeing care and the impact it may have on their health and income. Critical Illness insurance may be able to help you pay unexpected out of pocket costs or help to soften the impact of reduced income for a period of time.

No Surprises

With *Cash Advantage*[®], we pay regardless of any other insurance you may have, and we pay direct to you or your designee. This should not affect how any other insurance carrier will pay you.

How can I use the money?

Cash Advantage Critical Illness insurance helps families with the cost of recovery when a critical health event occurs to a covered family member, but how you use the cash benefit is up to you.

The following are examples of the possible uses for lump sum funds:

- Pay Off Medical Debt
- Home Health Care
- Experimental Medical Treatments
- Drug Costs
- Extra Recovery Time
- Unexpected Expenses

***Cash Advantage* pays a lump sum cash benefit if you are diagnosed with any of 15 different critical illnesses listed in the policy.**

Heart Transplants are now the third most common organ transplant operation in the U.S.²



²Heart transplant slideshow, Medline Plus, National Library of Medicine, National Institutes of Health (<http://www.nlm.nih.gov/medlineplus/hearttransplantation.html>), accessed 3.6.13.

SPECIFIED CRITICAL ILLNESS BENEFIT

Cash Advantage® is available for Individual, One Parent* or Family Coverage* and provides three separate benefit categories consisting of:

1. **Cancer,**
2. **Heart/Stroke Conditions, and**
3. **Other Critical Illness conditions as defined in the policy.**

Each of the three categories has a separate maximum benefit (*selected at time of application*) and each covered critical illness, within each category is covered for a percentage of the maximum benefit. Multiple critical illnesses may be paid within a category as long as the maximum benefit for that category is not exceeded.

You are eligible for benefits from another category if the date of diagnosis is 180 days from the previous date of diagnosis for a covered Critical Illness. If you should have two or more Critical Illnesses diagnosed on the same day, *Cash Advantage* will pay the larger of the Critical Illness benefits for the conditions diagnosed. Insured Children will have a Maximum Critical Illness Benefit of \$10,000.

Category One: Cancer

Cancer

If you are diagnosed with a malignant neoplasm, which is characterized by the uncontrolled growth and spread of malignant cells and the invasion of tissue (*Blood cancers such as Leukemia, myelodysplastic Syndrome (MDS) and Lymphoma are included*), we will pay cash benefits equal to 100% of the maximum Critical Illness benefit amount selected.**

Carcinoma in Situ

If you are diagnosed with cancer wherein the tumor cells still lie within the tissue of origin without having invaded neighboring tissue, we will pay cash benefits equal to 25% of the maximum Critical Illness benefit amount selected. Benefits are payable once in an Insured Person's lifetime.**



The National Cancer Institute estimates that nearly 13.7 million Americans with a history of cancer were alive in January 2012.¹

¹American Cancer Society, Cancer Facts & Figures 2013, Page 1.

*Each insured on the policy has their own maximum Critical Illness benefit amount for each category.

**If Cancer or Carcinoma in Situ are initially diagnosed within the first thirty (30) days immediately following the Effective Date of coverage, payable benefits will be reduced. The reduced benefit amount for Cancer will be 10% of the Maximum Critical Illness Benefit selected. The reduced benefit amount for Carcinoma in Situ will be 2.5% of the Maximum Critical Illness Benefit amount selected. After either of these reduced benefit amounts have been paid, the Insured's coverage under Category 1 will end.

Category Two: Heart/Stroke Conditions

Heart Attack

If you are diagnosed with myocardial infarction, coronary thrombosis or coronary occlusion, we will pay cash benefits *equal to 100% of the maximum Critical Illness benefit amount selected.*

Major Organ Transplant

If you undergo a surgical transplant of a human heart, we will pay cash benefits *equal to 100% of the maximum Critical Illness benefit amount selected.*

Stroke

If you are diagnosed as having suffered an acute cerebral vascular accident due to rupture or acute occlusion of a cerebral artery producing neurological impairment and resulting in paralysis or other measurable objective neurological deficit persisting for a least 30 days, we will pay cash benefits *equal to 100% of maximum Critical Illness benefit amount selected.*

Coronary Artery Bypass Surgery

If you undergo your first open heart surgery to correct narrowing or blockage of one or more coronary arteries with bypass grafts, we will pay cash benefits *equal to 25% of the maximum Critical Illness benefit amount selected.***

Aortic Surgery

If you undergo surgery for disease of the aorta needing excision and surgical replacement of a portion of the diseased aorta with a graft, we will pay cash benefits *equal to 25% of the maximum Critical Illness benefit amount selected.***

Heart Valve Replacement/Repair Surgery

If you undergo open heart surgery to replace or repair one or more valves, we will pay cash benefits *equal to 25% of the maximum Critical Illness benefit amount selected.***

Angioplasty

If you undergo the reconstitution or re-canalization of a blood vessel, we will pay cash benefits *equal to 10% of the maximum Critical Illness benefit amount selected.***

In 2010 in the United States, 219,000 patients underwent a total of 397,000 coronary artery bypass procedures.²



**The benefit for Coronary Artery Bypass Surgery, Angioplasty, Aortic surgery, and Heart Valve Replacement/repair Surgery will be paid only once in an Insured Person's lifetime.

²Circulation Journal of the American Heart Association, Heart Disease and Stroke Statistics - 2013 Update, page e229.

Category Three: Other Critical Illness Conditions

Coma *(not a result of a stroke)*

If you are diagnosed as being in a state of unconsciousness from which you cannot be aroused, in which external stimulation will produce no more than primitive avoidance reflexes, and this state has persisted continuously for at least 96 hours, we will pay cash benefits **equal to 100% of the maximum Critical Illness benefit amount selected.**

End Stage Renal Failure

If you are diagnosed with chronic irreversible failure of both kidneys to function requiring regular hemodialysis or peritoneal dialysis at least weekly, we will pay cash benefits **equal to 100% of the maximum Critical Illness benefit amount selected.**

Major Organ Transplant *(other than heart)*

If you undergo a surgical transplant of one or more of the following human organs: liver, kidney, or pancreas, we will pay cash benefits **equal to 100% of the maximum Critical Illness benefit amount selected.**

Paralysis *(not a result of a stroke)*

Upon diagnosis of spinal cord injuries resulting in permanent, complete, total and irreversible loss of use of two or more limbs for a continuous period of at least thirty days, we will pay cash benefits **equal to 100% of the maximum Critical Illness benefit amount selected.**

Blindness

Upon diagnosis of permanent and uncorrectable loss of sight in both eyes, we will pay cash benefits **equal to 100% of the maximum Critical Illness benefit amount selected.**

Severe Burns

Upon diagnosis of third degree burns covering at least 20% of the surface area of the body, we will pay cash benefits **equal to 100% of the maximum Critical Illness benefit amount selected.**

ADDITIONAL COVERAGE

Riders for added Flexibility

(available for an additional premium)

Hospital Indemnity Benefit Rider

This rider provides a daily cash benefit for hospital confinement as an inpatient due to a covered accident or sickness. We will pay the scheduled Hospital Indemnity Benefit for a maximum of 30 days for any one period of confinement. We will pay **two times** the Hospital Indemnity Benefit amount for each day you are confined to the Intensive Care Unit as an Inpatient. You may select a Daily Benefit amount between \$100 to \$1,000 *(available in \$100 increments)*.

Accidental Death & Dismemberment Benefit Rider*

We will pay a cash benefit if you suffer Accidental Death or Dismemberment due to injuries received in a covered accident, within 90 days after the date of the covered accident.

*Each insured on the policy has their own maximum Critical Illness benefit amount for each category. Also, individual maximums per insured are in the Accidental Death & Dismemberment Benefit Rider. Maximum benefits payable for any one covered accident will not exceed the amount payable for loss of life. Maximum benefits payable for multiple losses under all subsequent covered accidents will not exceed the amount payable per the applicable benefit on the policy schedule page.

WHAT ISN'T COVERED

PRE-EXISTING CONDITION(S): The benefits of this policy will not be payable during the first twelve (12) months that coverage is in force for a loss caused by a Pre-existing condition(s). A Pre-existing Condition means a condition diagnosed or for which medical advice or treatment was recommended by or received from a physician within the twelve (12) months prior to the effective date of coverage.

Exclusions and Limitations

This policy only pays for loss resulting from covered conditions, policy does not cover:

1. intentionally self-inflicted injury or sickness;
2. suicide or attempted suicide, while sane or insane;
3. treatment of mental or nervous disorders without demonstrable organic disease, alcoholism or chemical dependency;
4. loss that begins prior to the effective date of coverage;
5. care and treatment received outside the United States or its territories;
6. injuries or sickness due to an act of declared or undeclared war;
7. any injury or sickness sustained or contracted due to an insured person's being intoxicated, as determined and defined by the laws and jurisdiction of the geographical area in which the injury or sickness or cause of injury or sickness was incurred, or under the influence of any narcotic unless administered under the advice of a physician. The insured person's alcohol or narcotic impairment must be the cause or contributing cause of his or her injury or sickness, irrespective of whether the injury or sickness occurred while the insured person was driving a motor vehicle or engaged in any other activity;
8. any injury or sickness incurred while committing or attempting to commit a felony or engaging in an illegal occupation or activity;
9. injuries or sickness due to participation in any sport or sporting activity for wage, compensation or profit;
10. injuries or sickness due to operating, learning to operate, serving as a crew member of or jumping or falling from any aircraft. Aircraft includes those which are not motor-driven;
11. injury or sickness as a result of engaging in hang gliding, bungee jumping, parachuting, sailgliding, parakiting, or hot air ballooning;
12. injuries or sickness due to riding in or driving any motor-driven vehicle in a race, stunt show or speed test; or
13. any illness specifically excluded from the definition of any specified critical illness, or as specifically described in any exclusionary endorsement issued with the policy.

Guaranteed Renewable to Age 75

The policyowner has the right to continue this policy to age 75 as long as the premiums are paid on time. After the policy has been in force for twelve months, premium rates may be changed on a premium class basis.

Hospital Indemnity Benefit Rider

In addition to the Limitations and Exclusions described above, if selected, the Hospital Indemnity Benefit Rider is subject to the following: **PRE-EXISTING CONDITION(S):** Benefits will not be payable during the first twelve (12) months that coverage is in force for a loss caused by Pre-Existing Condition(s). A Pre-Existing Condition means an injury or sickness that was diagnosed, or for which diagnosis, medical advice or treatment was recommended by or received from a physician, or for which signs or symptoms existed which would have caused an ordinarily prudent person to have sought diagnosis, advice or treatment within the twelve (12) months prior to the effective date of this rider.

No benefits are payable for:

1. The following conditions if they are diagnosed within six months after the effective date unless confinement is on an emergency basis; a hernia, adenoids, tonsils, varicose veins, hemorrhoids, disorder of the reproductive organs, or elective sterilization;
2. routine pregnancy; however, complications of pregnancy will be considered the same as any other sickness;
3. an elective abortion;
4. dental treatment unless due to injury;
5. treatment for which no charges are made by the provider of same;
6. cosmetic care, except when the hospital confinement is due to medically necessary reconstructive plastic surgery. Medically necessary reconstructive surgery is defined as:
 - a) surgery as the result of an injury; or
 - b) surgery to restore a normal bodily function; or
 - c) surgery to improve functional impairment by anatomic alteration made necessary as a result of a congenital birth defect; or
 - d) breast reconstruction following mastectomy;
7. services which are primarily for rest care, convalescent care or for rehabilitation;
8. treatment in a hospital outside the United States or its possessions, except for emergency care for acute onset of sickness or accidental Injury sustained while traveling for business or pleasure; or
9. any injury or sickness paid for under any state or federal Worker's Compensation, Employer's Liability Law or similar law.

**TO APPLY FOR A
CRITICAL ILLNESS
INSURANCE POLICY,
contact your licensed
insurance agent today.**

At Cigna, we believe that being true to yourself is the first step to being truly healthy. As a global health service company with a history of over 220 years in the insurance business, we are dedicated to helping the people we serve improve their health, well-being and sense of security.



Loyal American Life Insurance Company, P.O. Box 26580, Austin, TX 78755-0580, (866) 459-4272.

This brochure is designed as a marketing aid and is not to be construed as a contract for a Critical Illness policy. It provides a brief description of the important features of a policy from series LY-CRI-BA. THIS POLICY PROVIDES LIMITED BENEFITS and should be used to supplement existing medical coverage. The full terms and conditions of coverage are stated in, and governed by, an issued policy and riders. Availability may vary by state.

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