

critical illness source list

Abacus 800-643-2212 www.AbacusSeries.com	
Product Name	Abacus Series
Minimum group number	10 Enrolled
Issue ages	Employee and spouse 18-69; dependent child <19; to 23 if full-time student
Manner of benefit payments	Lump-sum first diagnosis, additional diagnosis and recurrence benefit paid directly.
Amount of benefit payment	\$5,000-\$50,000

Aflac 888-861-0251 www.aflacforbrokers.com	
Product Name	Critical Care and Recovery/Specified Health Event
Minimum group number	3 employees
Issue ages	18-70 payroll; 18-64 direct
Manner of benefit payments	All benefits are indemnity and paid to the policyholder directly, unless otherwise assigned.
Amount of benefit payment	First-occurrence benefit \$5,000 for primary/spouse; \$7,500 for dependent children. Reoccurrence benefit of \$2,500. Hospital confinement benefit of \$300 per day. Continuing care benefits \$125 per day. Ambulance benefit \$250 ground/\$2,000 air. Transportation and lodging benefits. Intensive care and major human organ transplant benefits available on Plan 2.

Aflac 888-861-0251 www.aflacforbrokers.com	
Product Name	Lump Sum Critical Illness
Minimum group number	3 employees
Issue ages	18-70 payroll
Manner of benefit payments	Lump sum payments paid directly to policyholder.
Amount of benefit payment	\$10,000-\$100,000

Allstate Benefits (marketing name for American Heritage Life Insurance Co.) 904-992-3098 www.allstateatwork.com	
Product Name	Critical Illness Insurance
Minimum group number	Minimum 5 enrolled
Issue ages	18-69 (18-64 in CA)
Manner of benefit payments	Benefits paid directly to insured unless assigned. Accrued unpaid benefits go to policyholder's beneficiary.
Amount of benefit payment	\$10,000-\$50,000 basic-benefit amount

Allstate Benefits (underwritten by American Heritage Life Insurance Co.) 904-992-3098 www.allstateatwork.com	
Product Name	Group Voluntary Critical Illness
Minimum group number	Minimum 5 Enrolled
Issue ages	18 and over
Manner of benefit payments	Benefits paid directly to insured unless assigned.
Amount of benefit payment	\$10,000-\$100,000 basic-benefit amount

Allstate Benefits (underwritten by American Heritage Life Insurance Co.) 904-992-3098 www.allstateatwork.com	
Product Name	Group Voluntary Critical Illness (2)
Minimum group number	Minimum 5 enrolled
Issue ages	18-99
Manner of benefit payments	Benefits paid directly to insured unless assigned.
Amount of benefit payment	\$10,000-\$100,000 in basic-benefit coverage

AlwaysCare Benefits 888-729-5433 www.alwayscarebenefits.com	
Product Name	Group Critical Illness
Minimum group number	10 enrolled. Available with minimum of 5 eligible and 5 enrolled if multiple AlwaysCare coverages are sold.
Issue ages	Member (actively at work), ages 18-69; Spouse, ages 18-69; Child(ren), unmarried dependent children up to age 26.
Manner of benefit payments	Lump sum to the insured.
Amount of benefit payment	Member, \$5,000 to \$50,000; Spouse, up to 50% of Member benefit; Child(ren), up to 25% of Member benefit.

American General Life Cos. 877-672-1647 www.americangeneral.com/employeebenefits	
Product Name	Group Critical Illness Insurance by American General
Minimum group number	100-percent participation for non-contributory plans; The greater of 10 enrolled employees or 20 percent of the eligible employees enrolled for employee-paid plans
Issue ages	18-69 (Age may vary by state)
Manner of benefit payments	Lump-sum first diagnosis, additional diagnosis and recurrence benefits paid directly to the insured following the diagnosis of a covered critical illness.
Amount of benefit payment	Payments made directly to insured to be used as needed.

Assurant Employee Benefits 816-474-2345 www.assurantemployeebenefits.com	
Product Name	Critical Illness Insurance
Minimum group number	5 employee-enrolled lives
Issue ages	18+ for employee/spouses, children from live birth to 19, or 25 if a full-time student.
Manner of benefit payments	Lump sum benefits upon diagnosis of covered critical illness. All conditions payable at 100% of benefit amount except coronary artery bypass and cancer in situ.
Amount of benefit payment	Paid in \$5,000 increments. Dependent coverage options available.

Assurity at Work - Assurity Life Insurance Co. 800-276-7619 x3687 www.assurity.com	
Product Name	Critical Illness+ Insurance
Minimum group number	GTI: For employee groups of 50-99, 20% participation for \$5,000 GTI coverage; for employee groups of 100+, 20% participation for \$10,000 GTI coverage. Simplified Issue: Minimum of 5 applications
Issue ages	18-64
Manner of benefit payments	Lump Sum
Amount of benefit payment	Employee/Spouse: \$5,000-\$100,000; Children: \$10,000 (3-category approach used)

Boston Mutual 781-770-0510 www.bostonmutual.com	
Product Name	Employee Critical Illness Option ECIO
Minimum group number	50
Issue ages	18-69
Manner of benefit payments	Lump Sum
Amount of benefit payment	a. Employee - \$5,000-\$50,000; b. Spouse - \$2,500-\$25,000, not to exceed 50% of employee benefit; c. Dependent Children - automatically covered at 25% of employee's benefit at no additional charge. Children's names are not required at time of issue they are underwritten at claim time

Calkins Kramer Insurance 727-577-9610 www.calkinskramer.com	
Product Name	Critical Care Plus
Minimum group number	N/A not a group plan
Issue ages	0-64
Manner of benefit payments	Lump sum
Amount of benefit payment	Various

Chartis 212-458-8348 www.chartisinsurance.com	
Product Name	Critical Illness
Minimum group number	10
Issue ages	18-24, 25-29, 30-34, 35-39, 40-44, 45-49, 50-54, 55-59, 60-64
Manner of benefit payments	The program provides a lump sum cash benefit to the insured upon diagnosis of a covered critical illness.
Amount of benefit payment	The program pays lump-sum benefits of up to \$500,000.

Colonial Life 800-325-4368 www.coloniallife.com	
Product Name	Critical Illness 1.0
Minimum group number	Minimum of 3 lives
Issue ages	17-74
Manner of benefit payments	Lump Sum
Amount of benefit payment	\$5,000-\$100,000

Combined Insurance 866-857-2317 www.combinedworksite.com	
Product Name	Critical Care Protector
Minimum group number	Not applicable. Individually underwritten.
Issue ages	18-64
Manner of benefit payments	Payment of benefits: Part 1: Benefits paid for cancer (except skin cancer, Stage A prostate cancer and carcinoma in-situ), heart attack, heart surgery, stroke, brain tumor, kidney failure, Multiple Sclerosis, organ transplant (kidney, liver, lung or pancreas), severe burns, blindness (both eyes), or paralysis or a dismemberment of 2 or more limbs. Part 2: State A prostate cancer or carcinoma in-situ
Amount of benefit payment	Benefit amounts from \$10,000-\$100,000 for Part 1. For Part 2, 25% of the scheduled benefit amount. Part 1 benefit amount is reduced if a Part 2 benefit is paid. Policy terminates upon a benefit payment for Part 1.

Continental American Insurance Co. 888-730-2244 www.aflacforbrokers.com	
Product Name	Group Critical Illness*
Minimum group number	25
Issue ages	18-69
Manner of benefit payments	Payment of benefits is direct to insureds
Amount of benefit payment	Benefit amounts up to \$50,000 with first occurrence. Additional occurrence (being diagnosed with a different covered illness after 6 months) and Reoccurrence benefit (being diagnosed with the same covered illness after 12 months) also pay 100%. No lifetime maximum.

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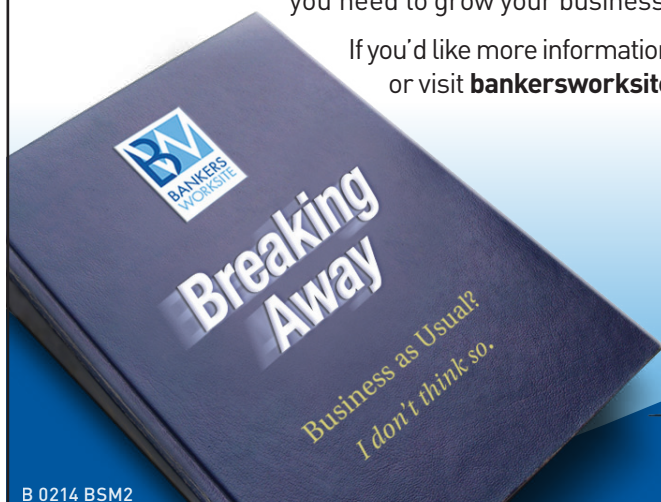


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Critical Illness Insurance Resource Center 866-666-4678 www.CriticalIllnessPolicies.com	
Product Name	www.ECancerInsurance.com
Minimum group number	1
Issue ages	18-84
Manner of benefit payments	All
Amount of benefit payment	up to \$250,000

Dearborn National Worksite & Individual Solutions 800-367-7814 www.dearbornnational.com	
Product Name	Timber Ridge Series
Minimum group number	Not applicable (not a group product).
Issue ages	18-64
Manner of benefit payments	Lump sum, unless settlement option is selected under base policy.
Amount of benefit payment	- 100% of policy face amount for Advanced Alzheimer's Disease, major burns, heart attack, invasive cancer, loss of independent living, loss of limbs, major organ transplant, paralysis, end-stage renal failure, stroke, or terminal illness; - 25% for coronary bypass surgery, heart valve replacement/repair surgery, or aortic surgery; - 10% for angioplasty.

Dearborn National-group division 630-824-6327 www.dearbornnational.com	
Product Name	Group Critical Illness Benefit
Minimum group number	300 employees for voluntary plans; 200 employees for employer-paid plans
Issue ages	18+
Manner of benefit payments	Lump Sum
Amount of benefit payment	\$10,000-\$50,000. Amount may increase for groups of 3,000+ Eligible Employees

EMC National Life 515-237-2019 www.emcnl.com	
Product Name	Critical Illness
Minimum group number	Minimum of 3 employees enrolled for a new worksite account
Issue ages	18-65
Manner of benefit payments	Based on a 10-year or 20-year term life insurance policy with an Accelerated Benefit Rider, this provides a lump-sum cash payment up to 100% of your client's life insurance benefit in the event he or she is diagnosed with a covered critical illness.
Amount of benefit payment	Benefit options from \$10,000-\$100,000

Guarantee Trust Life Insurance Co. 800-323-6907 www.gtlic.com	
Product Name	Critical Provider
Minimum group number	4
Issue ages	To age 60
Manner of benefit payments	Cash
Amount of benefit payment	Accelerates death benefit for cancer, heart attack, stroke, bypass, kidney failure, organ transplant, kidney failure, coma, paralysis, blindness, terminal illness, nursing home confinement, benign brain tumor, Alzheimer's, occupational HIV, Parkinson's, aorta graft surgery, heart valve surgery and angioplasty. *State variations apply. Percentage of payouts differ by state and illness. Contact GTL for details.

Guardian Life Insurance Co., The 212-919-2531 www.glic.com	
Product Name	Critical Illness
Minimum group number	2
Issue ages	18
Manner of benefit payments	Lump Sum
Amount of benefit payment	\$50,000

Harbor Insurance Marketing Inc. 866-424-2167 www.harborins.com	
Product Name	Worksite Critical Illness
Minimum group number	5
Issue ages	18-69
Manner of benefit payments	Lump Sum Benefit
Amount of benefit payment	\$5,000-\$75,000

HM Insurance Group 800-328-5433 www.hminsurancgroup.com	
Product Name	Critical Illness
Minimum group number	10 covered lives
Issue ages	18-69
Manner of benefit payments	Benefit amounts range from \$2,500 to \$200,000; paid for first occurrence, reoccurrence and additional occurrences of covered critical illnesses
Amount of benefit payment	Myocardial Infarction (heart attack), 100%; Stroke, 100%; Invasive Cancer, 100%; Major Organ Transplant, 100%; End-stage Renal Disease (kidney failure), 100%; Loss of Sight, Speech or Hearing, 100%; Coma, 100%; Paralysis, 100%; Coronary Artery Bypass, 25%; Carcinoma in Situ, 25%; Skin Cancer, 10%

ING 612-372-5358 http://ing.us/	
Product Name	Premier Critical Illness / Horizon Critical Illness
Minimum group number	25 applications
Issue ages	18-69
Manner of benefit payments	Lump Sum
Amount of benefit payment	\$2,500-\$50,000

Innovative Settlement 800-905-0114 www.InnovativeSettlements.com	
Product Name	Viatical Settlements for the Terminally Ill
Minimum group number	n/a - one person group is okay
Issue ages	N/A. Viatical Settlements are available for anyone with less than 36 months to live.
Manner of benefit payments	Lump Sum
Amount of benefit payment	varies by case. Each case must be reviewed & analyzed on its own merits.

Metropolitan Life Insurance Co. 908-253-2280 www.metlife.com	
Product Name	Critical Illness Insurance
Minimum group number	1000
Issue ages	True group coverage, therefore all ages as long as employee is actively at work.
Manner of benefit payments	Lump Sum
Amount of benefit payment	\$1,000-\$10,000

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Minnesota Life 651-665-3717 www.minnesotalife.com	
Product Name	Long Term Care Agreement
Minimum group number	Not applicable.
Issue ages	20-80
Manner of benefit payments	Benefit payments are made on an indemnity basis. These payments are considered an acceleration of the life insurance death benefits.
Amount of benefit payment	The life insurance face amount is first determined. If the client chooses to add the Long Term Care Agreement, they can designate what percentage of the face amount can be spent on LTC Agreement benefits. Maximum benefits paid are the lesser of the IRS per diem amount (currently \$290/day) or the monthly percentage (2 or 4 percent) selected at the time of issue.

Mutual of Omaha 800-693-6083 www.mutualofomaha.com	
Product Name	Critical Illness
Minimum group number	Individual contract-1
Issue ages	20-64
Manner of benefit payments	Lump Sum
Amount of benefit payment	\$10,000-\$250,000

Mutual of Omaha 800-693-6083 www.mutualofomaha.com	
Product Name	Critical Illness at Work
Minimum group number	3
Issue ages	18-69 (in CA and WI, 18-64)
Manner of benefit payments	Lump sum
Amount of benefit payment	\$5,000-\$75,000

Standard Life and Accident Insurance Co. 888-290-1085 www.slaico.com	
Product Name	Resolutions Critical Illness
Minimum group number	2
Issue ages	18-75
Manner of benefit payments	Lump sum/Cash
Amount of benefit payment	\$10,000-\$500,000

Sterling Life Insurance 360-392-9332 www.sterlinghealth.com	
Product Name	Critical Condition Insurance
Minimum group number	NA - not a group plan
Issue ages	18-69
Manner of benefit payments	LumpSum
Amount of benefit payment	\$10,000-\$50,000

Trustmark Insurance Co. 800-840-4692 www.trustmarksolutions.com	
Product Name	Group Critical Illness
Minimum group number	20 enrolled employees
Issue ages	18-99
Manner of benefit payments	Lump sum benefit payment upon first diagnosis
Amount of benefit payment	Benefits are paid directly to the policyholder, unless otherwise assigned.

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Trustmark Insurance Co. 800-840-4692 www.trustmarksolutions.com	
Product Name	Worksite Critical Illness
Minimum group number	20 enrolled employees
Issue ages	18-70
Manner of benefit payments	Lump sum benefit payment upon first diagnosis
Amount of benefit payment	Benefits are paid directly to the policyholder, unless otherwise assigned

Underwriters Marketing Service 800-524-1774 www.callums.com	
Product Name	Critical Illness
Minimum group number	5
Issue ages	18-64
Manner of benefit payments	Lump sum
Amount of benefit payment	\$50,000-\$500,000

United American Insurance Co. 469-525-4294 www.unitedamerican.com	
Product Name	HealthGuard
Minimum group number	Not applicable.
Issue ages	18-64
Manner of benefit payments	Lump sum benefit
Amount of benefit payment	\$10,000, \$20,000, \$30,000, \$40,000, or \$50,000

United Teacher Associates Insurance Co. 800-880-8824 www.GASBinsurance.com	
Product Name	Cancer Treatment Benefit Policy
Minimum group number	10
Issue ages	18-84; 18-64 in CA
Manner of benefit payments	Specified benefits - payable as selected on plan (payment per day, per event, lump sum, etc.)
Amount of benefit payment	Specified benefits along with available riders (some riders provide lump sum benefits)

United Teacher Associates Insurance Co. 800-880-8824 www.GASBinsurance.com	
Product Name	First Diagnosis Cancer Benefit Policy
Minimum group number	10
Issue ages	20-84; 20-64 in CA
Manner of benefit payments	Lump sum benefit
Amount of benefit payment	Specified benefits along with available riders (some riders provide lump sum benefits)

United Teacher Associates Insurance Co. 800-880-8824 www.GASBinsurance.com	
Product Name	First Diagnosis Heart Attack & First Major Heart Surgery Insurance Policy
Minimum group number	10
Issue ages	0-64 (may vary by state)
Manner of benefit payments	Lump sum benefit. 20% of chosen face amount for first major heart surgery.
Amount of benefit payment	Specified Benefits along with available riders (some riders provide lump sum benefits)

United Teacher Associates Insurance Co. 800-880-8824 www.GASBinsurance.com	
Product Name	Heart Disease, Heart Attack and Stroke Hospital Income Policy
Minimum group number	10
Issue ages	18-64
Manner of benefit payments	Specified Benefits - payable as selected on plan (payment per day, per event, lump sum, etc.)
Amount of benefit payment	Specified Benefits along with available riders (some riders provide lump sum benefits)

Unum 207-575-4942 www.unum.com	
Product Name	Group Critical Illness
Minimum group number	negotiable; 2% of eligibles
Issue ages	No requirement for employee; 17-64 for spouse
Manner of benefit payments	Lump Sum
Amount of benefit payment	\$5,000-\$50,000 is standard; higher amounts available with UW approval \$5,000-\$30,000 for spouse

Washington National Insurance Co. 888-266-6002 www.partnerwith.com	
Product Name	Conseco Critical Solutions and Conseco Worksite Critical Illness
Minimum group number	5 employees
Issue ages	18-85
Manner of benefit payments	Lump-sum payments up to \$75,000 with additional indemnity benefits
Amount of benefit payment	Directly to the policyholder or whomever they choose

Wilma Anderson & Associates 720-344-0312 www.CriticalIllnessCoach.com	
Product Name	Critical Illness Sales Guide E-book
Minimum group number	10
Issue ages	18-65
Manner of benefit payments	Depends on the issuing company
Amount of benefit payment	Depends on the issuing company