

Critical Illness Insurance

Limited Benefit Critical Illness Insurance

American Fidelity Assurance Company

Surviving a critical illness, such as a heart attack or stroke, can come at a high price. With advances in technology to treat these diseases, the cost of treatment rises more and more every year. Even with medical insurance, the out-of-pocket expenses associated with a critical illness can affect anyone's finances.

American Fidelity Assurance Company's Limited Benefit Critical Illness Insurance can be the solution that helps you and your family focus on recovery, and may help you with paying bills. Our plan can assist with the expenses that may not be covered by standard medical insurance.

How the Plan Works

If you are diagnosed with a covered Critical Illness, such as a heart attack or stroke, this plan is designed to pay a lump sum benefit amount to help cover expenses. Also, this plan offers a Recurrent Diagnosis Benefit that can provide an additional 50% of the Critical Illness benefit amount after the second occurrence date of the specified Critical Illness.

Guaranteed Renewable

You are guaranteed the right to renew your base policy until age 75 as long as you pay premiums when due or within the premium grace period. We have the right to increase premiums by class.

Optional Benefit Riders

Enhance your base plan with these riders:

- Sudden Death Due to a Cardiac Arrest Benefit Rider
- Hospital Confinement Benefit Rider

Coverage Feature	What It Means For You
Plan Options	Choose from three lump sum benefit amounts: \$15,000, \$20,000 or \$25,000.
Four Choices of Coverage: Individual, Individual & Spouse, Single Parent Family, or Family	Choose the coverage that fits your lifestyle.
Wellness Benefit	Receive a benefit for your annual health screening test.
Benefit Paid Directly to You	Use the benefit however best fits your financial needs.
Multiple Critical Illness Benefits	You will be covered for 10 different critical illnesses.
Portable	You own the policy. Take the coverage with you if you choose to leave your current job. Your premiums will remain the same.
Additional Coverage Options	Enhance the base plan by adding an optional rider.
Payroll Deducted	Enjoy the convenience of having your premiums deducted straight from your paycheck.

Limitations, exclusions and waiting periods apply. Please refer to your policy for complete details. This product is inappropriate for people who are eligible for Medicaid coverage. The company has the right to change premiums by class. The premium and amount of benefits provided vary dependent upon the plan selected.