

Critical Illness Coverage ●●●



Providing Peace of Mind during difficult times

Our Critical Illness plan is a comprehensive solution to protect families, should a major medical diagnosis occur. It covers a range of medical diagnoses from heart attacks to cancer, to childhood diseases, to many other health conditions. Lump sum benefits are payable directly to the employee.



Coverage begins the date the application is signed!

• Subject to a 30 day waiting period in most states.

Someone in the US has a stroke every 40 seconds on average.

- American Heart Association - 2020 Heart Disease and Stroke Statistical Update Fact Sheet.



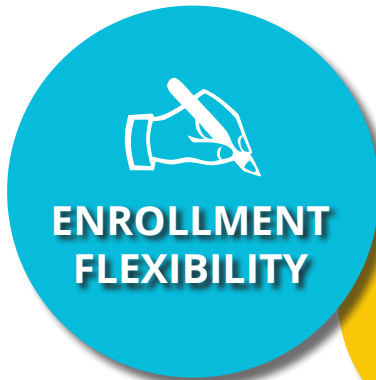
UNLIMITED RE-OCCURRENCE

1,806,950 new cancer cases are expected to be diagnosed in 2020.

- American Cancer Society - Cancer Facts and Figures 2020.



GUARANTEED ISSUE



ENROLLMENT FLEXIBILITY



PORTABLE

Re-occurrence rate for common conditions:

- Breast Cancer – 30%*
- Prostate Cancer – 5% - 40%**
- 1 in 5 people will have a 2nd heart attack within 5 years.***



TECHNOLOGY SOLUTIONS

* Journal of Clinical Oncology – An American Society of Clinical Oncology Journal “Annual Hazard Rates of Recurrence for Breast Cancer During 24 Years of Follow-Up Results From the International Breast Cancer Study Group Trials I to V”

** US News and World Report – “The Realities of Prostate Cancer Recurrence” by S. Adam Ramin, M.D., Contributor - April 20, 2018, at 6:00 a.m.

*** Source: American Heart Association News. “Pro-active Steps Can Reduce Chances of Second Heart Attack” - April 4, 2019.

Did you know? ●●●

- We offer **Guaranteed Issue** at approved enrollments.
- Our plans are **Issue Age** and don't get more expensive as an employee gets older.
- We can waive **pre-existing** conditions.
- We provide **flexible** plan designs.
- We can offer our plan with **no age reduction**.
- **Employee, spouse and children**, up to age 26 (regardless of marital status or dependency) are **eligible to participate**.
- **Children** are covered 25% at **no additional cost!**
- **Each benefit is eligible** for benefit payout.
- **UNLIMITED re-occurrence** - this is important! This means the plan will continue to pay with no benefit reductions.
- Our plans can be offered as **payroll deduction** or **EFT**, at no extra charge.
- Plans are **portable** at the same rates and same design plan.

COVERED CONDITIONS	BENEFIT AMOUNT
Cancer	100%
Carcinoma in Situ	30%
Skin Cancer (one time lifetime)	\$300
Heart Attack (Myocardial Infarction)	100%
Coronary Artery Bypass Surgery	30%
Angioplasty & Stent Insertion	30%
Stroke	100%
Apoplexy or Cerebral Vascular Accident	100%
Coma	100%
Paralysis	100%
Severe Burns	100%
Major Organ Transplant	100%
Alzheimer's disease	100%
ALS (Lou Gehrig's Disease)	100%
Loss of Sight, Hearing or Speech	100%
End Stage Renal Disease	100%
Benign Brain Tumor	100%
Cerebral Palsy (children)	25%
Cleft Lip or Palate (children)	25%
Down Syndrome (children)	25%
Cystic Fibrosis (children)	25%
Spina Bifida (children)	25%
Health Screening Benefits (Wellness)	\$50 - \$150

This piece describes coverage highlights only. Coverage is subject to availability by state. There will be state variations on the benefits, limitations, exclusions, underwriting, commissions, rates and other provisions.



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Critical Illness Coverage ●●●

What happens when a serious medical diagnosis occurs?

Protecting your family can mean a lot of things, and to have **financial resources** can be meaningful during those times. Boston Mutual's Critical Illness coverage pays a lump sum cash benefit directly to you upon the diagnosis of a covered condition on the plan.



Providing peace of mind for you and your family ●●●



With Boston Mutual's Critical Illness coverage...

- ✓ **Cash benefits are paid directly to you**, whether the condition is covered by your medical plan or not.
- ✓ You don't have to be covered on a health plan to participate in Boston Mutual's Critical Illness plan.*
- ✓ **Easy claims process.** We work hard to make the claims process as easy as possible.
- ✓ **Flexible benefits.** You select the amount of insurance you need and can afford.
- ✓ **Family coverage.** You can cover your spouse and children.

* In California or Massachusetts, you must have a health benefit plan in order to purchase this insurance.

**Over 1.8 million cancer cases are expected to be diagnosed in 2020.¹
1 in 5 people who suffer a heart attack will have a 2nd one within 5 years.²**

¹ American Cancer Society – Cancer Facts and Figures 2020.

² Article by American Heart Association News "Proactive Steps can Reduce Chances of a second Heart Attack" April 4, 2019.



Unlimited benefits for additional occurrence and re-occurrence provide continued coverage for future diagnoses.

How much are these common conditions covered for?

- ✓ Pays 100% of the benefit amount for the diagnosis of many covered conditions such as cancer, heart attack, stroke, end stage renal disease, major organ transplant, and Amyotrophic Lateral Sclerosis (ALS).
- ✓ Pays 30% of the benefit amount for coronary artery bypass and carcinoma in situ.

POPULAR COVERED CONDITIONS *	PERCENTAGE OF BENEFIT
Cancer	100%
Carcinoma in situ	30%
Heart attack (<i>Myocardial infarction</i>)	100%
Coronary artery bypass surgery	30%
Stroke (<i>Apoplexy or cerebral vascular accident</i>)	100%
End stage renal disease	100%
ALS (<i>Lou Gehrig's disease</i>)	100%
Major organ transplant	100%

*** These are just some of the conditions which are covered under the plan. Please refer to your certificate for complete details.**

This brochure describes coverage highlights only. Coverage is subject to availability by state. There may be state variations on the benefits, limitations, exclusions, rates and other provisions. For special limitations and exclusions, please refer to the policy certificate. No contract will result until an application is submitted and approved by Boston Mutual and a policy is issued.



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