

Overview of Products

Lump Sum Cancer Policy

- Issue ages: 18–85
- Coverage type: Individual or Family
- Pays a lump sum on diagnosis of cancer, including cancer in-situ.
- Skin cancer receives a one-time payment which varies by issue state. TX = 1% up to \$300. All other states = flat \$500 benefit.
- Benefit recovers over 5 years once cancer is determined to be in remission (10% after 1 year, then 20%, 30%, 50%, 100%).
- Optional rider: Heart/stroke coverage
- If a person is eligible for and wants all critical illness coverages, they get a cancer policy with a heart attack/stroke rider.

Lump Sum Heart Attack or Stroke Policy

- Issue ages: 18–85
- Coverage type: Individual or Family
- Pays a lump sum on diagnosis of a heart attack or stroke.
- Coronary artery bypass graft surgery: one-time payment of 50% of base lump sum;
Coronary angioplasty: one-time payment of 25% of base lump sum
- Benefit recovers over 5 years after previous heart attack or stroke.

Lump Sum Accident Policy

- Issue ages: 18-70 (for family coverage, primary insured's age will be used). The spouse can be older than 70 as long as they are no more than 10 years older than primary insured.
- Coverage type: Individual or Family
- Pays a lump sum for several benefit categories (must be secondary to an accidental injury).
- Includes: ambulance ride, emergency room visit, fracture, dislocation, laceration, burn, dismemberment, or death
- The child accidental death benefit is 25% of the primary insured. All other child benefits are the same as the primary insured.