



## Worksite Critical Illness Insurance

### Providing Increased Financial Security and Peace of Mind

You know Amalgamated Life to be a valuable resource for diverse insurance solutions. Now you have another reason to rely on Amalgamated Life—our Worksite Critical Illness Insurance is available to your clients' employees/members.

### Our Competitive Critical Illness Insurance

Amalgamated Life's Critical Illness Insurance can be used to cover medical expenses that other policies may not cover. These include: deductibles, co-pays, non-covered prescription drugs, alternative treatments, and non-medical expenses such as mortgage or rent payments, utility bills, car payments and insurance premiums. Our policy also provides a health screening benefit for the insured and spouse. It is intended to help an individual and his/her family withstand the financial pressures introduced by a critical illness.

### Robust Product Features

- **Face Amount**—Up to \$50,000 for the insured (50% of face amount for insured's spouse and 25% of face amount for insured's dependent child).
- **Cash Benefits**—Paid directly to the insured or his/her family to use as he/she chooses.
- **Guaranteed Issue**—Underwriting subject to minimum participation, no health questions asked.
- **Guaranteed Renewable**—Coverage remains in force for life as long as premiums are paid.
- **Portability**—Insured can keep benefits even with a change of jobs or retirement.
- **Recurrence Benefit**—If you or a family member has a recurrence of the same critical illness separated by 12 months, the lump sum benefit is payable again.

- **Additional Occurrence Benefit**—If you or a family member is diagnosed with a different covered critical illness separated by six months, the appropriate lump sum benefit is payable again.
- **Level Premium**—Rates do not increase with age.
- **Health Screening Benefit**—Up to \$50 per calendar year. Benefit is not applicable to dependent children.
- **Service**—Timely and responsive claims service.

### Covered Illnesses for Insured and Spouse

- Cancer
- Major Organ Failure
- Benign Brain Tumor
- Heart Attack
- End Stage Renal Disease
- Stroke
- Traumatic Brain Injury
- Coronary Artery Disease

### Covered Illnesses for Children

- Cancer
- Muscular Dystrophy
- Type 1 Diabetes
- Cerebral Palsy
- Sickle Cell Anemia
- Cystic Fibrosis
- Traumatic Brain Injury

### About Amalgamated Life

Amalgamated Life Insurance Company is a leading provider of life and health insurance serving working men and women since 1943. Amalgamated Life has consistently earned the "A" (Excellent) rating from A.M. Best Company since 1975 attesting to our proven policies and procedures, adherence to the industry's highest standards, strong fiscal condition and excellent claims-paying ability.

Through Amalgamated Life's Worksite Division, we offer a suite of vital voluntary insurance products, which include:

- Term Life
- AD&D
- Accident
- Dental
- Legal
- Whole Life
- Critical Illness
- Disability
- Vision

▶ The information in this product sheet is in an abbreviated form only. The actual coverage and amounts are subject to all the terms, limitations and exclusions in the individual policy. If the information in this product sheet differs from the individual Critical Illness Policy, the terms of your policy govern.

▶ **Competitive compensation package for brokers.** For more information, please contact your Amalgamated Life Worksite sales representative.



Policy Form AMICIP-13\*

\*Features & form numbers may vary by state. In some states, product is subject to certain coverage reductions that begin at age 70.

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