

Critical Illness Features and Benefits—(NY)

Covered Illnesses for Insured and Spouse and Children:

- Cancer
- Coronary Artery Disease
- End Stage Renal Failure
- Heart Attack (Myocardial Infarction)
- Major Organ Failure
- Stroke

Critical Illness Insurance Features:

- **Critical Illness Lump Sum**—benefit amounts from \$5,000 to \$50,000
- **Cash Benefits**—Paid directly to insured to use as they choose
- **Guarantee Issue**—up to \$15,000 subject to 15% participation
- **Coverage for Family**—insured, spouse and dependent child(ren)
- **Issue Age**—up to age 69 for insured and age 26 for dependent
- **Benefit Amounts**—50% of primary insured's benefit amount for spouse and 25% for dependent child
- **Health Screening Benefit**—\$50 per calendar year for insured and insured spouse
- **Portable**—no change in cost or coverage
- **Guaranteed Renewable**—Coverage remains in force for life as long as premiums are paid
- **Level Premium**—Rates do not adjust as insured ages
- **Additional Occurrence Benefit**—If insured receives a benefit for any covered illness that is less than 100% of Face Amount, the insurance will remain in force and the insured may receive a benefits upon diagnosis of a different covered illness
- **Maximum Benefit Amount**—The face amount of the policy
- **Pre-Existing Condition Clause**—12 months

Policy Form AMICIP-13(NY)*

*Features & form numbers may vary by state.

Critical Illness Features and Benefits—(NY) cont.

CRITICAL ILLNESS BENEFIT (Applicable to Insured, Insured Spouse, and Insured Children)	BENEFIT AMOUNT
Cancer:	
Invasive Cancer	100% of Face Amount
Carcinoma in situ	25% of Face Amount
Skin Cancer	\$250
Coronary Artery Disease:	25% of Face Amount
End Stage Renal Failure	100% of Face Amount
Heart Attack (Myocardial Infarction)	100% of Face Amount
Major Organ Failure	100% of Face Amount
Stroke	100% of Face Amount
Health Screening Benefit	
Insured	Up to \$50 Per Calendar Year
Spouse	Up to \$50 Per Calendar Year
(n/a for Children)	
Face Amount for Spouse	50% of Face Amount for Named Insured
Face Amount for Dependent Child	25% of Face Amount for Named Insured

Founded in 1943, Amalgamated Life Insurance Company has since grown into a leading provider of comprehensive insurance solutions operating in all 50 states and the District of Columbia. The Company provides competitive group products including Term Life, Medical Stop Loss, Disability and Specialty Drug Cost Management, as well as voluntary products such as Accident, Accidental Death & Dismemberment, Critical Illness, Dental, Disability, Hearing, ID Theft, Legal, Portable Term Life and Whole Life, among others.

Since 1975, Amalgamated Life Insurance Company has consistently earned the "A" (Excellent) Rating from A.M. Best Company attesting to its strong fiscal position and claims paying abilities. The Company is a member of the Amalgamated Family of Companies; which includes: a third party administrator, Amalgamated Employee Benefits Administrators; Amalgamated Medical Care Management, a medical care management firm; Amalgamated Agency, a property and casualty broker; and AliGraphics, a printing firm.

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 Critical Illness Policy, the terms of your policy govern.

For product information please contact:
marketing@amalgamatedbenefits.com

333 Westchester Avenue
White Plains, NY 10604
866.975.4089

www.amalgamatedbenefits.com

