

Critical Illness Features and Benefits—(Non-NY)

Covered Illnesses for Insured and Spouse:

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

Covered Illnesses for Children:

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

(Covered Illness for Children n/a in NY)

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 diagnosed with another covered critical illness separated by 6 months, the total lump sum benefit is payable again
- **Recurrence Benefit**—If insured has a recurrence of the same critical illness separated by 12 months, the lump sum benefit is payable again. Limitations apply.
- **Maximum Benefit Amount**—three (3) times the face amount
- **Face Amount reduces by 50% after age 70**
- **Pre-Existing Condition Clause**—12 months

Policy Form AMICIP-13*

*Features & form numbers may vary by state.

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.

Critical Illness Features and Benefits—(Non-NY) cont.

CRITICAL ILLNESS BENEFIT (Applicable to Insured and Insured Spouse)	BENEFIT AMOUNT
Benign Brain Tumor	100% of Face Amount
Cancer:	
Invasive Cancer	100% of Face Amount
Carcinoma in situ	25% of Face Amount
Skin Cancer	\$250
Coronary Artery Disease:	
Bypass Surgery	25% of Face Amount
Angioplasty	10% 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
Traumatic Brain Injury	100% of Face Amount
Health Screening Benefit	
Insured	\$50 Once Per Calendar Year
Spouse	\$50 Once Per Calendar Year
Face Amount for Spouse	50% of Face Amount for Named Insured

CRITICAL ILLNESS BENEFIT (Applicable to Insured Children)	BENEFIT AMOUNT
Cancer:	
Invasive Cancer	100% of Face Amount
Carcinoma in situ	25% of Face Amount
Skin Cancer	\$250
Cerebral Palsy	100% of Face Amount
Cystic Fibrosis	100% of Face Amount
Muscular Dystrophy	100% of Face Amount
Sickle Cell Anemia	100% of Face Amount
Traumatic Brain Injury	100% of Face Amount
Type 1 Diabetes	100% of Face Amount
Face Amount for Dependent Child	25% of Face Amount for Named Insured

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.

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