

Critical Illness

GROUP INSURANCE COVERAGE

from **5STAR**
LIFE INSURANCE COMPANY

*Financial
peace of mind
at a critical
time*



FAMILY CRITICAL ILLNESS COVERAGE WITH CANCER BENEFITS

Critical Illness

Do you know someone who survived cancer, a heart attack or other critical illnesses? With nearly 3,000,000 critical illness cases being diagnosed each year, most families have experienced the financial hardship associated with the survival of a critical illness.

Statistics show that a 25-year old male non-smoker has a 24 percent chance of having a critical illness (cancer, heart attack or stroke) prior to turning age 65, and a 49 percent chance if he smokes;* that's four times higher than premature death before age 65.

Living Insurance - our parents purchased traditional life insurance, primarily because if they had a critical illness, they died! The good news is that with modern medical advances more people than ever are surviving conditions that might have killed earlier generations. However, if you are like most Americans and do not maintain 6-12 months of your income in an emergency fund, as financial experts suggest, the financial recovery can take longer than the physical recovery.

Nearly two-thirds of U.S. bankruptcies are the result of medical expenses and 78 percent of those filing for bankruptcy had health insurance. Your employer is providing this new type of insurance in order to complement your overall benefit package. Group Critical Illness Coverage was designed to allow you an easy and affordable way to provide for your additional financial needs.

**National Critical Illness Risk Assessment Study published by the American Association for Critical Illness Insurance*



Covered First-Occurrence Critical Illnesses Conditions:

Category 1 - Cardiovascular condition benefit amounts:

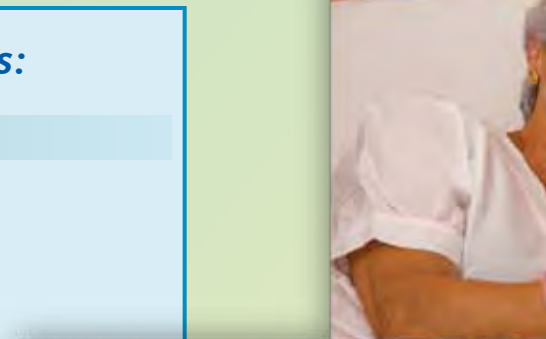
Heart attack	100%
Stroke	100%
Heart transplant	100%
Coronary Bypass Surgery	25%
Angioplasty	25%

Category 2 - Cancer benefit amounts:

Invasive Cancer	100%
<i>(Diagnosis more than 30 days after effective date of coverage)</i>	
Invasive Cancer	10%
<i>(Diagnosis during the first 30 days of in force coverage)</i>	
Cancer In Situ	25%
<i>(Diagnosis more than 30 days after effective date of coverage)</i>	
Cancer In Situ	2.5%
<i>(Diagnosis during the first 30 days of in force coverage)</i>	

Category 3 Additional conditions:

Major Organ Transplant	100%
<i>(not covered in Category 1)</i>	
End-Stage Renal Failure	100%
Advanced Alzheimer's disease	100%
Paralysis	100%
Occupational HIV Infection	100%



The Benefits of Group Critical Illness Coverage

Until now, most employee benefits plans were designed to cover specific expenses. But, Group Critical Illness Coverage pays up to THREE (3) times the policy benefit amount in a lump sum directly to the policy owner – in addition to any other insurance plan the insured may have! There are no restrictions on how the money is used, providing the financial resources for expenses not covered by other insurance, including:

- Co-payments, deductibles and non-covered “experimental” treatments.
- Supplemental income to make house and car payments while recuperating.
- Lost income of spouse or care-givers.
- Home health care needs.
- Housekeeping or child care expenses.
- Necessary modifications to home or housekeeping expenses.

Group Critical Illness Coverage Highlights

Affordable rates. Low age banded group rates can not be increased individually on a particular insured due to a change in health or employment status, other than on a group basis.

Level Benefits to age 65. Benefits remain level until insured reaches age 65, then reduce 50%. Applicants age 60-65 benefits remain level for five (5) years. Applicants age 66-70 have a maximum benefit of \$5,000.

Triple Benefits. Critical Illness insurance provides a cash payment upon the first occurrence of a covered illness, and with our multiple benefit feature you may receive up to three (3) times the face amount of your policy upon diagnosis of a condition within each of the critical illness categories. No more than 100% will be paid in each category of critical illness.

Portability. You and your family continue coverage with no loss of benefits should you terminate employment after the first premium is paid, in which case premiums can be paid on a direct billed basis.

Spouse Coverage. Spouse benefits are available up to 50% of the employee face amount, not to exceed \$25,000.

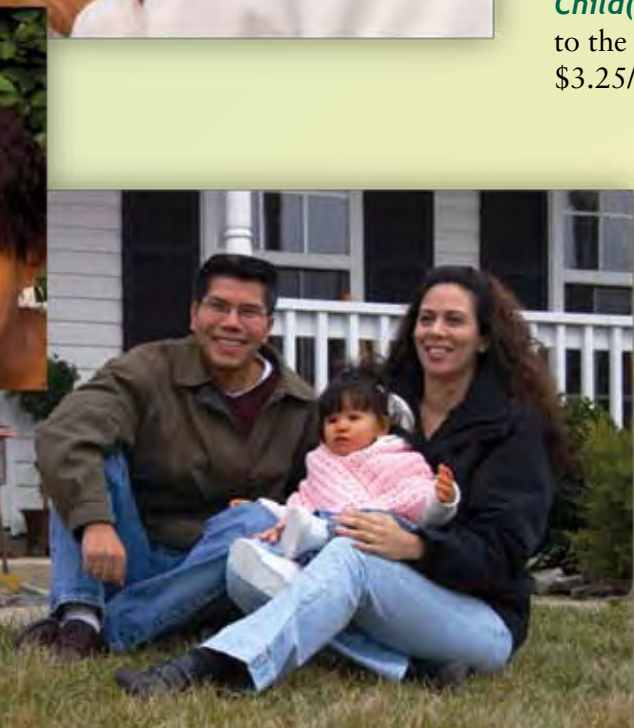
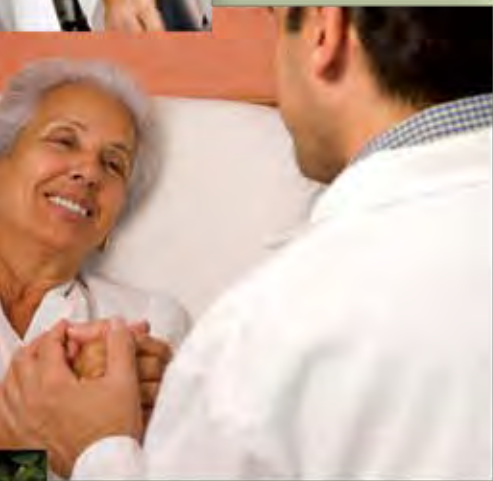
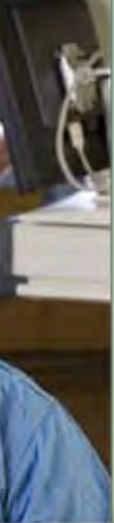
Child(ren) Coverage. A \$10,000 Children’s Benefit can be added to the employee’s policy for an additional premium of \$.75/week or \$3.25/month. One premium covers all dependent children up to age 25.

Convenience. Premiums are taken care of simply and easily through payroll deductions.

Easy Application Process. Modified Guarantee Issue is available for Employees and their children up to \$10,000 with just 2 medical questions. Simplified Issue underwriting for spouses and face amounts up to \$100,000. This insurance does not require a medical exam or blood profile.

Pre-tax Deductions. Premiums may qualify for pre-tax deductions, reducing Federal and state income taxes. See your tax advisor for specifics.

**Georgia Domiciled Groups: critical illness coverage terminates when insured reaches age 65.



Critical Illness Coverage Rates

SEMI-MONTHLY RATES	Non Smoker							
		\$5,000*	\$10,000	\$12,500*	\$25,000	\$50,000	\$75,000	\$100,000
	Ages							
	18-24	\$0.43	\$0.85	\$1.06	\$2.13	\$4.25	\$6.38	\$8.50
	25-29	\$0.54	\$1.08	\$1.34	\$2.69	\$5.38	\$8.06	\$10.75
	30-34	\$0.70	\$1.41	\$1.76	\$3.52	\$7.03	\$10.55	\$14.07
	35-39	\$1.04	\$2.08	\$2.60	\$5.20	\$10.39	\$15.59	\$20.78
	40-44	\$1.58	\$3.17	\$3.96	\$7.92	\$15.83	\$23.75	\$31.66
	45-49	\$2.61	\$5.22	\$6.53	\$13.06	\$26.12	\$39.17	\$52.23
	50-54	\$4.14	\$8.27	\$10.34	\$20.69	\$41.37	\$62.06	\$82.75
55-59	\$6.65	\$13.30	\$16.63	\$33.26	\$66.51	\$99.77	\$133.03	
60-64	\$9.45	\$18.89	\$23.61	\$47.23	\$94.46	\$141.68	\$188.91	
65	\$13.02	\$26.04	\$32.55	\$65.10	\$130.20	\$195.30	\$260.40	
66-69	\$13.02							
70	\$15.95							
Smoker								
	\$5,000*	\$10,000	\$12,500*	\$25,000	\$50,000	\$75,000	\$100,000	
Ages								
18-24	\$0.63	\$1.25	\$1.57	\$3.13	\$6.27	\$9.40	\$12.54	
25-29	\$0.73	\$1.47	\$1.83	\$3.67	\$7.33	\$11.00	\$14.66	
30-34	\$1.14	\$2.28	\$2.85	\$5.70	\$11.39	\$17.09	\$22.78	
35-39	\$1.77	\$3.54	\$4.43	\$8.85	\$17.70	\$26.55	\$35.40	
40-44	\$2.90	\$5.80	\$7.25	\$14.50	\$29.01	\$43.51	\$58.01	
45-49	\$4.73	\$9.46	\$11.83	\$23.66	\$47.32	\$70.99	\$94.65	
50-54	\$7.74	\$15.47	\$19.34	\$38.68	\$77.35	\$116.03	\$154.70	
55-59	\$11.78	\$23.55	\$29.44	\$58.88	\$117.77	\$176.65	\$235.54	
60-64	\$17.75	\$35.50	\$44.38	\$88.75	\$177.50	\$266.25	\$355.00	
65	\$23.76	\$47.53	\$59.41	\$118.82	\$237.64	\$356.46	\$475.28	
66-69	\$23.76							
70	\$30.63							

MONTHLY RATES	Non Smoker							
		\$5,000*	\$10,000	\$12,500*	\$25,000	\$50,000	\$75,000	\$100,000
	Ages							
	18-24	\$0.85	\$1.70	\$2.13	\$4.25	\$8.50	\$12.75	\$17.00
	25-29	\$1.08	\$2.15	\$2.69	\$5.38	\$10.75	\$16.13	\$21.51
	30-34	\$1.41	\$2.81	\$3.52	\$7.03	\$14.07	\$21.10	\$28.14
	35-39	\$2.08	\$4.16	\$5.20	\$10.39	\$20.78	\$31.17	\$41.57
	40-44	\$3.17	\$6.33	\$7.92	\$15.83	\$31.66	\$47.49	\$63.33
	45-49	\$5.22	\$10.45	\$13.06	\$26.12	\$52.23	\$78.35	\$104.47
	50-54	\$8.27	\$16.55	\$20.69	\$41.37	\$82.75	\$124.12	\$165.50
55-59	\$13.30	\$26.61	\$33.26	\$66.51	\$133.03	\$199.54	\$266.05	
60-64	\$18.89	\$37.78	\$47.23	\$94.46	\$188.91	\$283.37	\$377.83	
65	\$26.04	\$52.08	\$65.10	\$130.20	\$260.40	\$390.60	\$520.80	
66-69	\$26.04							
70	\$31.90							
Smoker								
	\$5,000*	\$10,000	\$12,500*	\$25,000	\$50,000	\$75,000	\$100,000	
Ages								
18-24	\$1.25	\$2.51	\$3.13	\$6.27	\$12.54	\$18.81	\$25.08	
25-29	\$1.47	\$2.93	\$3.67	\$7.33	\$14.66	\$21.99	\$29.33	
30-34	\$2.28	\$4.56	\$5.70	\$11.39	\$22.78	\$34.17	\$45.56	
35-39	\$3.54	\$7.08	\$8.85	\$17.70	\$35.40	\$53.10	\$70.81	
40-44	\$5.80	\$11.60	\$14.50	\$29.01	\$58.01	\$87.02	\$116.03	
45-49	\$9.46	\$18.93	\$23.66	\$47.32	\$94.65	\$141.97	\$189.30	
50-54	\$15.47	\$30.94	\$38.68	\$77.35	\$154.70	\$232.05	\$309.40	
55-59	\$23.55	\$47.11	\$58.88	\$117.77	\$235.54	\$353.30	\$471.07	
60-64	\$35.50	\$71.00	\$88.75	\$177.50	\$355.00	\$532.50	\$710.01	
65	\$47.53	\$95.06	\$118.82	\$237.64	\$475.28	\$712.92	\$950.56	
66-69	\$47.53							
70	\$61.26							

* The \$5,000 and \$12,500 face amounts are available for the 'Spouse Riders'. Spouses are eligible for 50% of the Employee coverage, not to exceed \$25,000. Employees age 66-70 are limited to \$5,000 in coverage.

Underwritten by:



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