

Critical Illness Coverage ●●●

What happens when a serious medical diagnosis occurs?

Protecting your family can mean a lot of things, and to have **financial resources** can be meaningful during those times. Boston Mutual's Critical Illness coverage pays a lump sum cash benefit directly to you upon the diagnosis of a covered condition on the plan.



Providing peace of mind for you and your family ●●●



With Boston Mutual's Critical Illness coverage...

- ✓ **Cash benefits are paid directly to you**, whether the condition is covered by your medical plan or not.
- ✓ You don't have to be covered on a health plan to participate in Boston Mutual's Critical Illness plan.*
- ✓ **Easy claims process.** We work hard to make the claims process as easy as possible.
- ✓ **Flexible benefits.** You select the amount of insurance you need and can afford.
- ✓ **Family coverage.** You can cover your spouse and children.

* In California or Massachusetts, you must have a health benefit plan in order to purchase this insurance.

Over 1.8 million cancer cases are expected to be diagnosed in 2020.¹
1 in 5 people who suffer a heart attack will have a 2nd one within 5 years.²

¹ American Cancer Society – Cancer Facts and Figures 2020.

² Article by American Heart Association News “Proactive Steps can Reduce Chances of a second Heart Attack” April 4, 2019.



Unlimited benefits for additional occurrence and re-occurrence provide continued coverage for future diagnoses.

How much are these common conditions covered for?

- ✓ Pays 100% of the benefit amount for the diagnosis of many covered conditions such as cancer, heart attack, stroke, end stage renal disease, major organ transplant, and Amyotrophic Lateral Sclerosis (ALS).
- ✓ Pays 30% of the benefit amount for coronary artery bypass and carcinoma in situ.

POPULAR COVERED CONDITIONS *	PERCENTAGE OF BENEFIT
Cancer	100%
Carcinoma in situ	30%
Heart attack (<i>Myocardial infarction</i>)	100%
Coronary artery bypass surgery	30%
Stroke (<i>Apoplexy or cerebral vascular accident</i>)	100%
End stage renal disease	100%
ALS (<i>Lou Gehrig's disease</i>)	100%
Major organ transplant	100%

*** These are just some of the conditions which are covered under the plan. Please refer to your certificate for complete details.**

This brochure describes coverage highlights only. Coverage is subject to availability by state. There may be state variations on the benefits, limitations, exclusions, rates and other provisions. For special limitations and exclusions, please refer to the policy certificate. No contract will result until an application is submitted and approved by Boston Mutual and a policy is issued.



FAMILY MATTERS. NO MATTER WHAT.®

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