

## ADDITIONAL INFORMATION/EMC LIFE CRISIS/CRITICAL ILLNESS POLICY

IN ORDER TO BE ELIGIBLE FOR THE SIMPLIFIED ISSUE PROGRAM the employee must meet the following criteria:

- 1) actively at work for at least 30 hours per week for the last 3 months and
- 2) answer "NO" to Questions 1-10 and "NO" to the AIDS/HIV question.

### **UNDERWRITING:**

- \*Simplified Issue Program
- \*Short Form application
- \*No medical Exams
- \*Guaranteed to Issue Program

### **ISSUE LIMITS:**

\$20,000.00 minimum  
\$50,000.00 maximum

### **ISSUE AGE:**

18-65\* \*waiver of premium issue age 18-55  
Age bands are based on actual age as of policy effective date

### **RIDERS:**

- \*waiver of premium
- \*accelerated benefit rider 25%, 50% or 100% (subject to medical underwriting)

### **COVERED CONDITIONS:**

- \*Invasive Cancer
- \*Non-Invasive Carcinoma in situ
- \*Heart Attack
- \*Stroke
- \*Kidney Failure
- \*Major Organ Transplant Surgery
- \*Paralysis
- \*Blindness
- \*Terminal Illness

Above include a brief description of the covered conditions. For complete details of the benefits and definitions of such coverage, please see state's policy and rider forms.

### **NON COVERED CONDITIONS:**

HIV Infection