



**BENEFIT
ARCHITECTS**



**PRESIDENTIAL LIFE
INSURANCE**



CRITICAL ILLNESS

Fight Back Against Major Health Events

MORE INFO:
Benefitarchitects.com

CALL US:
(800) 733-7236



What's So Great About Critical Illness Insurance?

It can help with the treatment costs of covered critical illnesses, such as a heart attack or stroke. More importantly, the plan helps you focus on recuperation instead of the distraction of out-of-pocket costs. With the Critical Illness plan, you receive cash benefits directly (unless otherwise assigned)—giving you the flexibility to help pay bills related to treatment or to help with everyday living expenses.



The Critical Illness plan benefits include:

- Critical Illness Benefit payable for:
 - Cancer
 - Heart Attack (Myocardial Infarction)
 - Stroke
 - Kidney Failure (End-Stage Renal Failure)
 - Major Organ Transplant – Bone Marrow Transplant (Stem Cell Transplant)
 - Sudden Cardiac Arrest
 - Health Screening Benefit
 - Coronary Artery Bypass Surgery
 - Non-Invasive Cancer
 - Severe Burn
 - Coma
 - Paralysis
 - Loss of Sight / Hearing / Speech
 - Skin Cancer

Features:

- Benefits are paid directly to you, unless otherwise assigned.
- Coverage is available for you, your spouse, and dependent children.
- Coverage may be continued (with certain stipulations). That means you can take it with you if you change jobs or retire.
- Fast claims payment. Most claims are processed in about four days.



Benefits Overview/Covered Critical Illnesses:

CANCER (Internal or Invasive) 100%

HEART ATTACK (Myocardial Infarction) 100%

STROKE (Ischemic or Hemorrhagic) 100%

MAJOR ORGAN TRANSPLANT 100%

KIDNEY FAILURE (End-Stage Renal Failure) 100%

BONE MARROW TRANSPLANT (Stem Cell Transplant) 100%

SUDDEN CARDIAC ARREST 100%

SEVERE BURNS 100%

PARALYSIS 100%

COMA 100%

LOSS OF SPEECH / SIGHT / HEARING 100%

NON-INVASIVE CANCER 25%

CORONARY ARTERY BYPASS SURGERY 25%

SKIN CANCER We will pay \$250 for the diagnosis of skin cancer.

WAIVER OF PREMIUM: totally disabled prior to age 65, after 90 days of total disability, we will waive premiums

SUCCESSOR INSURED BENEFIT

HEALTH SCREENING BENEFIT We will pay \$50 for health screening tests while an insured's coverage is in force

OPEN HEART SURGERIES 100%

INVASIVE HEART PROCEDURE 10%

CHILD COVERAGE AT NO ADDITIONAL COST Each dependent child is covered at 50%

INITIAL DIAGNOSIS We will pay a lump sum benefit upon initial diagnosis of a covered critical illness

REOCCURRENCE We will pay benefits for the same critical illness after at least 12 consecutive months.

ADDITIONAL DIAGNOSIS We will pay benefits for each different critical illness after the first when the two dates of diagnoses are separated by at least 6 consecutive months.

Exclusions and Limitations

Cancer Diagnosis Limitation

Benefits are payable for Cancer and/or Non-Invasive Cancer as long as the Insured:

- Is Treatment-Free From Cancer for at least 12 months before the Diagnosis Date; and
- Is in Complete Remission prior to the date of a subsequent Diagnosis, as evidenced by the absence of all clinical, radiological, biological, and biochemical proof of the presence of the Cancer.

Exclusions

We will not pay for loss due to any of the following:

- Self-Inflicted Injuries – injuring or attempting to injure oneself intentionally .
- Suicide – committing or attempting to commit suicide, while sane or insane.
- Illegal Acts – participating or attempting to participate in an illegal activity, or working at an illegal job.

Participation in Aggressive Conflict of any kind, including:

- War (declared or undeclared) or military conflicts
- Insurrection or riot.
- Civil commotion or civil state of belligerence.
- Illegal substance abuse, which includes the following:
 - Abuse of legally-obtained prescription medication.
 - Illegal use of non-prescription drugs.

**At Presidential Life, we're here to help protect you,
your family, and what really matters to you.**

With Presidential Life Accident Insurance, you receive benefits directly, allowing you to supplement any existing coverage seamlessly. Prepare for the unexpected and secure your peace of mind today.

Please visit Benefitarchitects.com or call us at (800) 733-7236