

HERITAGE BENEFITS

Voluntary Critical Illness Insurance

Voluntary Critical Illness offered through Guardian provides a lump sum benefit payment upon diagnosis of any qualified critical illnesses listed under covered conditions.

Benefits are paid directly to you when you need it most. The benefits are paid even if medical insurance is paying 100% of the cost. Your cost is based on your age and amount of coverage you select. There will be cost adjustments as you age. You must elect coverage for yourself to cover your spouse and/or children.

Below is a chart of benefits. For complete coverage information, reference Guardian Benefit Summary located at heritage1886.org/benefits.

Critical Illness - Employee	\$15,000 Benefit	\$30,000 Benefit
Age	Monthly Rate	Monthly Rate
Under 30	\$2.70	\$5.40
30-39	\$6.00	\$12.00
40-49	\$12.60	\$25.20
50-59	\$24.30	\$48.60
60-69	\$40.20	\$80.40
70+	\$61.35	\$122.70

Critical Illness - Spouse	\$7,500 Benefit	\$15,000 Benefit
Age	Monthly Rate	Monthly Rate
Under 30	\$1.35	\$2.70
30-39	\$3.00	\$6.00
40-49	\$6.30	\$12.60
50-59	\$12.15	\$24.30
60-69	\$20.10	\$40.20
70+	\$30.68	\$61.35

	Specified Disease	
Benefit Amount(s)	Employee may choose a lump sum benefit of \$15,000 to \$30,000 in \$15,000 increments.	
CONDITION		
Cancer	1st Occurance	2nd Occurance
Invasive Cancer	100%	100%
Carcinoma In Situ	30%	0%
Benign Brain Tumor	75%	0%
Skin Cancer	\$250 per Lifetime	Not Covered
Vascular		
Heart Attack	100%	100%
Stroke	100%	100%
Heart Failure	100%	100%
Coronary Arteriosclerosis	30%	0%
Other		
Organ Failure	100%	100%
Kidney Failure	100%	100%
Spouse Benefit	May choose a lump sum benefit of \$7,500 to \$15,000 in \$7,500 increments up to 50% of the employee's lump sum benefit	
Child Benefit (children age birth to 26 years)	50% of employee's lump sum benefit	