

Critical Illness Insurance:

Helping to Pay for
Unplanned Expenses

dearborn  national®



When a Critical Illness strikes, the financial burden can be difficult to bear. The added security afforded with Critical Illness insurance through Dearborn National can help provide the financial protection your employees need while recovering.

DEARBORN NATIONAL OFFERS **THREE** PLAN DESIGNS TO MEET YOUR PROTECTION NEEDS.

Dearborn National's Critical Illness insurance gives employees cash to use to pay bills if they face an unexpected illness, and it is available on both an employer-paid and voluntary basis for groups with 50 or more eligible employees. Qualified claimants receive a lump sum benefit. These benefits can be used to help with deductibles, coinsurance, mortgage and rent payments, groceries, or any other expenses an employee may face.

PLAN 1 (50+ ELIGIBLE EMPLOYEES)

Invasive Cancer
Carcinoma in situ* (25%)
Heart Attack
Heart Surgeries* (25%)
Stroke
Major Organ Transplant
End Stage Renal Failure

For costs and further details of the coverage, including all exclusions, reductions or limitation and the terms under which the policy may be continued in force, please contact your Dearborn National sales representative.

PLAN 2 (50+ ELIGIBLE EMPLOYEES)

Invasive Cancer
Carcinoma in situ* (25%)
Heart Attack
Heart Surgeries* (25%)
Stroke
Major Organ Transplant
End Stage Renal Failure
Paralysis
Benign Brain Tumor
Coma
Loss of Sight, Speech or Hearing
Major Burns

PLAN 3 (500+ ELIGIBLE EMPLOYEES)

Invasive Cancer
Carcinoma in situ* (25%)
Heart Attack
Heart Surgeries* (25%)
Stroke
Major Organ Transplant
End Stage Renal Failure
Paralysis
Benign Brain Tumor
Coma
Loss of Sight, Speech or Hearing
Major Burns
Advanced Alzheimer's
Advanced Multiple Sclerosis
Advanced Parkinson's
Amyotrophic Lateral Sclerosis (ALS)

*Carcinoma in situ and Heart Surgery benefits are 25% of the selected benefit amount.

HOW LIKELY AM I TO BE AFFECTED BY A CRITICAL ILLNESS?

Can you think of a friend or family member who has cancer, heart disease or stroke? If you can't, you're a rare and very lucky person.

The American Cancer Society estimated

1.7 MILLION

new cases of cancer would be diagnosed in 2014.¹

The lifetime probability of developing cancer in men is **1 in 2**.²



The lifetime probability of developing cancer in women is **1 in 3**.²



TRIPLE PROTECTION

Dearborn National allows employees to elect their benefit amount, which creates a lifetime benefit maximum of 3 times their elected benefit amount. This means they can receive up to 300% of their benefit amount and use it however they see fit.

EXAMPLE:

Jane buys a Critical Illness plan with a \$20,000 maximum benefit per type of illness. Three times her elected benefit amount gives her a total pool of \$60,000 for all covered conditions. She suffers a heart attack and qualifies for a benefit payment. When her claim is approved, she is paid \$20,000, because heart attack benefits are paid at 100% of the benefit amount. This money can help pay for bills, cost of living expenses, or anything else she needs.

Two years later, she is diagnosed with invasive cancer. She has not exhausted her coverage maximum. She is paid an additional \$20,000, which is the full benefit amount for invasive cancer. A few years later, her cardiologist informed her she needed to have heart bypass surgery. Since the benefit for heart surgeries is 25% of the maximum per illness benefit amount, Jane receives another \$5,000 benefit after she has her heart surgery.

BENEFIT AMOUNT ELECTED:

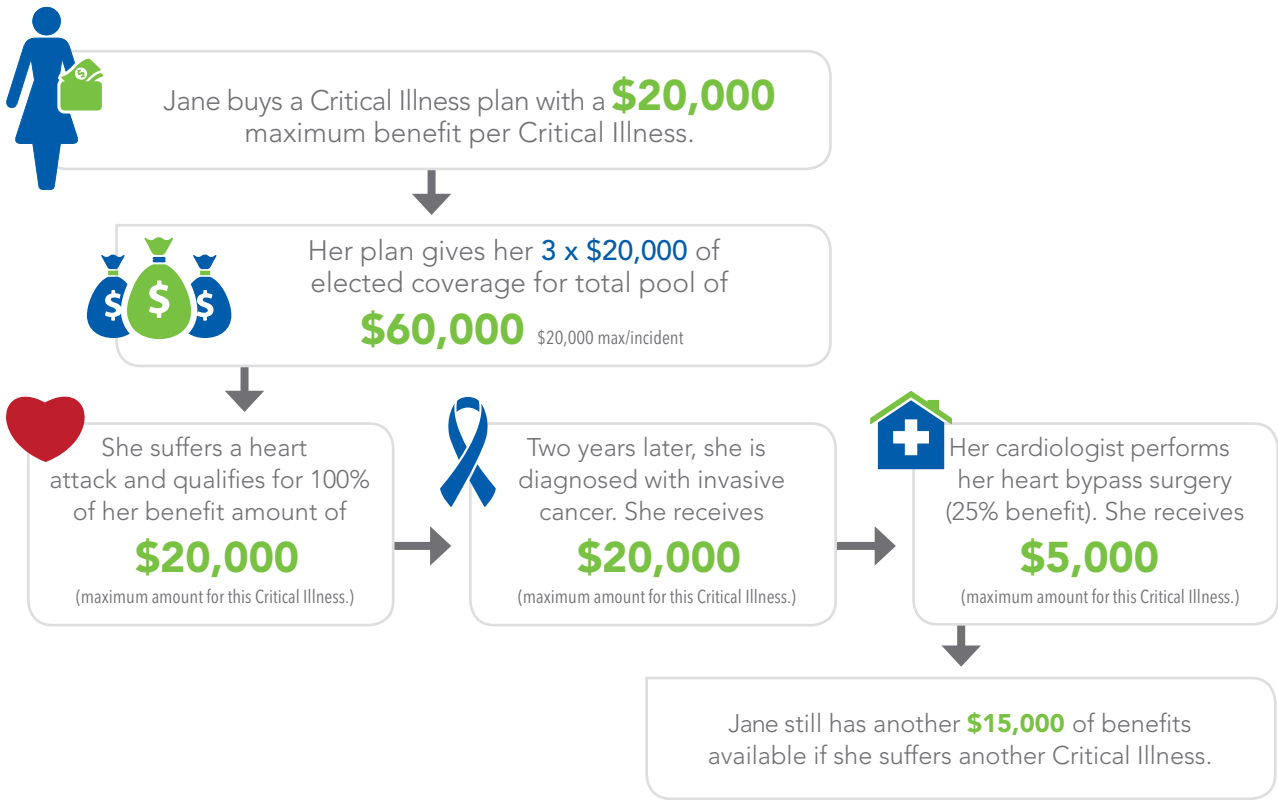
\$20,000 per Critical Illness

Dearborn National **TRIPLES** the protection: **\$60,000** total, \$20,000 maximum per illness.

Heart Attack-100%	\$20,000
Invasive Cancer-100%	\$20,000
Heart Surgeries-25%	\$5,000
Total Benefit Used	\$45,000

Benefit Remaining \$15,000

Jane still has another \$15,000 of benefits available if she suffers another Critical Illness.



FEATURES OF THE CRITICAL ILLNESS PLAN

GUARANTEE ISSUE

Guarantee issue amounts are available at the initial enrollment for employees, spouses and children. This provides protection and security for all family members if someone suffers a covered Critical Illness. Guarantee issue availability and limits are based on the group size and subject to minimum participation requirements.

RECURRENCE BENEFIT

Under some plan designs, qualified claimants can receive two payments for the same covered condition. By including the Recurrence Benefit in the group's plan design, employees are afforded greater financial protection by having the security of a second benefit payment for a new, independent diagnosis of the same covered condition after a period of time defined in the certificate. Conditions that qualify for this benefit are invasive cancer, heart attack, stroke, coma and benign brain tumor. Available with plans 2 and 3.

PORTABILITY

If you elect to include the portability benefit, the employees, spouses and dependents can continue their insurance without Evidence of Insurability if the employee leaves an employer.

HOW ARE BENEFITS ELECTED?

Employees may select a benefit amount up to \$50,000 in incremental amounts. Spouses and dependents may choose up to 50% of the employee amount.

WELLNESS BENEFIT

Prevention and early diagnosis of diseases can be key to good health. You may elect to include a Wellness Benefit which pays a cash benefit if the employee or a covered spouse completes one of 26 screening tests.

HEALTH SAVINGS ACCOUNT COMPLIANT

All of our plans are designed to comply with HSA regulations. This allows our members to receive our Critical Illness benefits without disqualifying them for the tax savings associated with contributing to an HSA account. This is very important to our employer groups and members since 75 percent of employers are expected to offer high-deductible plans coupled with health savings accounts in the next three years.³



Approximately every
34 SECONDS
an American has a
coronary event.⁴

If an employee has a heart attack, could he afford to pay someone to do all of the things he usually does, like house repairs, taking care of children and getting to and from rehabilitation and doctor appointments?

On average, every
40 SECONDS
someone in the United
States has a stroke.⁴

If your employee suffers a stroke, could she afford to pay for house modifications, such as ramps and lifts? Could she earn a living if she couldn't speak, write or stand for a prolonged period of time?

**Critical Illness insurance
will help offset the financial
burden so the focus can be
on getting better.**

¹American Cancer Society, "Lifetime Risk of Developing or Dying From Cancer," October 1, 2014, <http://www.cancer.org/cancer/cancerbasics/lifetime-probability-of-developing-or-dying-from-cancer>

²American Heart Association, About Heart Attacks, October 20, 2012, http://www.heart.org/HEARTORG/Conditions/HeartAttack/AboutHeartAttacks/About-Heart-Attacks_UCM_002038_Article.jsp ³Health Savings Accounts are described in Section 223 of the Internal Revenue Code. ⁴Circulation, American Heart Association, "Heart Disease and Stroke Statistics—2014 Update," December 18, 2013, <http://circ.ahajournals.org/content/early/2013/12/18/01.cir.0000441139.02102.80>

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This information is only a product highlight. Benefits may be subject to medical underwriting. Coverage for a medically underwritten benefit is not effective until the date the insurer has approved the employee's application. The policy has exclusions, limitations, and reduction of benefits and/or terms under which the policy may be continued or discontinued. The policy may be cancelled by the insurer at any time. The insurer reserves the right to change premium rates, but not more than once in a 12-month period.

If there is a difference between the information in this brochure and the terms of the policy or certificate, the terms of the policy and certificate control.

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