

Critical illness insurance

Critical illness insurance provides a lump-sum cash benefit directly to the employee upon diagnosis of a covered condition, helping them manage unexpected expenses. It's a meaningful way to support your team during life's toughest moments.

Experience highlights

- **Inclusive family protection** - Coverage available for spouses and children helps safeguard employees' loved ones and adds meaningful value to your overall benefits offering.
- **Broad condition coverage** - Benefits for nearly 50 covered conditions, including 11 childhood conditions.
- **Expanded benefits*** - Coverage includes preventative health screenings and caregiving resources, demonstrating your commitment to overall well-being.
- **Flexible coverage amounts** - Employees can choose from base coverage of \$10,000, \$20,000 or \$30,000, allowing for personalized protection that meets individual needs
- **Compassionate, relationship-driven care** - Every interaction is guided by empathy, and understanding, ensuring employees feel supported and valued at every step.

Sample covered conditions paying up to 100% of plan for employee and spouse, 50% for dependent children

- Cancer (invasive and noninvasive)*
- Heart attack
- Sudden cardiac arrest
- Stroke
- Coma
- Bone marrow (or stem cell) transplant
- Advanced Alzheimer's Disease or dementia
- Advanced Parkinson's Disease
- Complete loss of hearing, sight or speech
- Occupational HIV

*Invasive cancer not available in MT.

Covered childhood conditions

- Cerebral palsy
- Cleft lip and/or cleft palate
- Club foot
- Congenital heart disease
- Cystic fibrosis
- Down syndrome
- Muscular dystrophy
- Sickle cell anemia
- Spina bifida
- Tay-Sachs disease
- Type 1 diabetes

Covered severe mental illness covered at 50% of plan (confinement required)

- Bipolar disorder
- Eating disorder (Anorexia Nervosa, Bulimia Nervosa)
- Obsessive-compulsive disorder (OCD)
- Schizophrenia
- Post-traumatic stress disorder (PTSD)

Wellness suite

The Wellness Suite provides additional cash benefits for eligible health screenings, family caregiving and mental health services, extending the value of Supplemental Health coverage. Whether focused on prevention, caring for a loved one or seeking support during a difficult time, these benefits can help covered people get more value from their coverage. Each calendar year, covered individuals may choose one Wellness Suite benefit that best supports their wellness goals.

Health screenings	Pays a \$50 benefit when a covered individual completes an eligible screening under the supervision of a physician.
Family caregiver	Pays a \$50 benefit for the care of a family member who is either confined or receiving home health care.
Mental health support	Pays a \$50 benefit for a covered individual who receives mental health treatment resulting from a covered diagnosis. To qualify, treatment must be provided within 365 days of the covered diagnosis.

*Wellness Suites are not available in CO, ID, MN. Wellness Suites are referred to as Mental Health in MI. Health Screening is not available in MI. Family Caregiver is not available in CA, HI, MI, PA, TX, VA. Covered individuals are eligible for one Wellness Suite benefit per calendar year.

Looking to enhance your benefits strategy?

When life changes unexpectedly, having the right support matters. Critical Illness insurance delivers meaningful support for employees upon diagnosis of a covered condition — helping them navigate challenging moments with greater financial confidence and less stress.

Note: OneAmerica Financial® is the marketing name for the companies of OneAmerica Financial. Products issued and underwritten by American United Life Insurance Company® (AUL), Indianapolis, IN, a OneAmerica Financial company. Critical Illness Insurance Product Form number: CI G 4200, CI GC 4200, CI GC 4200 SCH. Not available in all states or may vary by state. • CRITICAL ILLNESS INSURANCE IS A LIMITED BENEFIT GROUP INSURANCE PRODUCT. This coverage is not comprehensive major medical insurance, is not a substitute for major medical coverage, and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act. • Benefits are payable as fixed benefits for covered services only and are subject to policy terms, conditions, eligibility, limitations, and exclusions. Some benefits have limits on the number of services provided or the time frame in which the services must be rendered. Benefits may be reduced or terminated at age 65 or a later age if selected by your employer. Pre-existing condition limitations may apply. For costs and complete details, contact the agent or company.

