

Critical Illness Insurance

Helping employees prepare for life's most serious health challenges

A critical illness diagnosis can change everything.

Whether it's cancer, a heart attack, or another life-altering condition, the road to recovery often comes with unexpected costs that go far beyond medical bills. From lost income to specialized care and everyday living expenses, the financial impact can be overwhelming, adding strain when clarity and calm matter most.

That's why Critical Illness Insurance is designed to provide meaningful support when it's needed most. Coverage delivers a cash benefit directly to employees upon diagnosis of a covered condition. Having the flexibility to focus on healing rather than scrambling to manage expenses helps ease some of the worry that shadows a difficult diagnosis.

What's covered?

Our policies offer broad protection, upon diagnosis, for serious health conditions, including:

- Major illnesses such as cancer, heart attack, sudden cardiac arrest and stroke
- Neurological conditions such as Alzheimer's Disease and Parkinson's Disease
- Childhood conditions covered, including cerebral palsy, cystic fibrosis, sickle cell anemia and Type 1 diabetes
- Select severe mental health conditions requiring inpatient care

Why it matters to employers like you

Offering Critical Illness Insurance is a cost-effective way to enhance your benefits package and deliver more value to your employees, without adding cost or complexity to your strategy.

Our policies are:

- 1 No cost to your company:** 100% employee-paid, so you can expand your benefits offering without impacting your budget.
- 2 Valued by employees:** Elevates your benefits package with options that matter – supporting well-being and designed to retain talent in a competitive market.
- 3 Simple to administer:** Backed by our responsive support, making implementation and ongoing management easy for your team.

Wellness suite

We understand that recovery comes about from more than just medical treatment. That's why our policies include additional benefits designed to support holistic well-being:

- Health screening benefit for completing eligible screenings under the supervision of a physician.
- Family caregiver benefit for caring for a family member who is confined or receiving home health care.
- Mental health benefit for receiving mental health treatment after a covered condition.

Each calendar year, covered individuals may choose one Wellness Suite benefit that best supports their wellness goals.

Wellness Suites are not available in: CO, ID, MN. Wellness Suites are referred to as Mental Health in MI. Health Screening 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.

Let's build a stronger benefits strategy together

Critical Illness Insurance can help employees bridge the gap between what health insurance covers and what life demands. It's a powerful way to show your commitment to their well-being — and to stand out in a competitive market.

Connect with your OneAmerica Financial Sales representative or your trusted employee benefits broker to explore how critical illness coverage can help enhance your overall benefits strategy.

Note: OneAmerica Financial® is the marketing name of 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.