

Critical Illness Insurance

A diagnosis can change everything

You're planning your next vacation, tackling a big project at work, or just enjoying time with family, and then you hear the words: cancer, heart attack, stroke. In an instant, your focus shifts to treatment, recovery and how to manage the financial impact that follows.

That's where we come in.

Critical Illness Insurance helps you stay financially steady when your health takes an unexpected turn. With cash benefits paid directly to you, you choose how to use the money to help you stay on track. It's financial support that can ease some of the weight of the moment, giving you a little less to worry about while you focus on what matters most.

Why choose Critical Illness Insurance?

- No medical exams or health questions at time of application
- Easy payroll deduction
- Portable coverage you may be able to take with you if you leave your employer
- Coverage for your spouse and children (if available)
- Benefits for nearly 50 covered conditions, including childhood conditions

What's covered?

Sampling of covered conditions:

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

Severe mental health conditions (confinement required):

- Bipolar disorder
- Eating disorder (anorexia nervosa, bulimia nervosa)
- Obsessive-compulsive disorder (OCD)
- Schizophrenia
- Post-traumatic stress disorder (PTSD)

Plans include coverage for 11 childhood conditions (if eligible):

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

Wellness suite

Critical Illness Insurance includes more than just coverage for serious diagnoses, it also supports your proactive care and overall well-being.

- 1** Health screening benefit for completing an eligible preventative exam
- 2** Family caregiver benefit for supporting loved ones during a covered illness
- 3** Mental health support when treatment is needed as the result of a covered illness

Each calendar year, you may choose one Wellness Suite benefit that best supports your 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. Invasive cancer is not available in MT. Covered individuals are eligible for one Wellness Suite benefit per calendar year.

Consider electing Critical Illness Insurance during your benefits enrollment period.

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.