

# CRITICAL ILLNESS INSURANCE

## RECOVER ON STABLE FINANCIAL GROUND

**Teachers Life Critical Illness Insurance helps take the financial worry out of a serious diagnosis.**

When bad health news happens you may wonder “what’s next?” But with Critical Illness Insurance, your financial stability will be one thing you don’t have to worry about. Include Critical Illness Insurance to complete your financial plan.

Critical Illness Insurance is a lump-sum benefit you can use for any purpose that is important to you without borrowing or dipping into retirement savings, such as

- ✓ Covering lost wages during recovery
- ✓ Engaging specialty medical treatments
- ✓ Focusing on family: travel and reunions
- ✓ Paying for medical costs
- ✓ Enlisting private nursing care
- ✓ Retrofitting your home

### QUICK FACTS

#### Critical Illness Insurance

<b>Initial Eligibility</b>	Ages 21–65
<b>Coverage</b>	\$25,000–\$250,000
<b>Duration</b>	To age 75
<b>Premiums</b>	Paid for the duration of the product
<b>Survival Period</b>	30 days
<b>Underwriting</b>	Traditional: pre-screen, paper application and medical exam
<b>Payments</b>	Monthly or annually



### Teachers life critical illness benefits covers 16 illnesses and injuries:

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|-----------------------------------|--------------------------------|
| 1. Heart attack                   | 9. Major organ transplant      |
| 2. Coronary artery bypass surgery | 10. Paralysis                  |
| 3. Stroke                         | 11. Blindness                  |
| 4. Life-threatening cancer        | 12. Deafness                   |
| 5. Parkinson’s disease            | 13. Loss of speech             |
| 6. Multiple sclerosis             | 14. Coma                       |
| 7. Motor neuron disease           | 15. Severe burns               |
| 8. Renal failure                  | 16. Occupational HIV infection |

If a serious diagnosis happens, how will you afford treatment and time to recover? Protect your financial future with Teachers Life Critical Illness Insurance.