

Critical illness coverage – easing stress and offering financial protection when you need it most



If you ever have a critical illness, such as a heart attack or cancer, you want the best care. At times like these, you shouldn't have to worry about how you're going to pay for it. Critical illness coverage provides the added layer of security you want and need – a lump-sum cash benefit to help pay for unexpected costs. You decide how to use the benefits to best support recovery for yourself or a family member.

You can use the cash payment to help pay for:

- **Out-of-pocket medical costs**, such as doctor bills, imaging or rehabilitation.
- **Daily expenses** like rent, food, transportation, childcare or help around the house.

Our critical illness coverage provides benefits for heart attack, stroke, invasive cancer, major organ transplant, and neurological conditions such as advanced Alzheimer's and advanced Parkinson's. The coverage pays for the first diagnosis of certain illnesses after your coverage becomes effective. It may also cover a new cancer diagnosis even with a previous cancer diagnosis.¹

Key plan features

- **You will receive a tax-free cash payment** to help you focus on your health.
- You will also receive a \$50 payment toward health screenings, such as a lipid test. Simply call the claim line and tell them you'd like to collect on your wellness benefits. We will confirm your testing, then send you a check.
- There are no limits on preexisting conditions.²
- Coverage is available for yourself, your spouse, and your dependent children.
- You can take your coverage with you, even if you leave your employer.³

Connected benefits make things easier for you

If you have a medical plan and critical illness benefits with us, we'll automatically let you know when you may have an eligible critical illness claim.⁴



¹ Restrictions may apply.

² Covered accidents or illness must occur after the effective date of coverage.

³ Not available in all states. Insured will only be able to continue coverage while the policy is in force with the policyholder, and the insured must pay premium if electing to continue coverage after leaving employer.

⁴ Available when you have both medical and critical illness benefits with Anthem.

Group critical illness benefits provided by policy form SAI B XX18 P or state equivalent.

This is not a contract; it is a partial listing of benefits and services. All covered services are subject to the conditions, limitations, exclusions, terms and provisions of your policy. In the event of a discrepancy between the information in this summary and the policy, your policy will prevail.

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