



Insurance for every step of life.

Critical Illness Insurance

For **TBS**

Taking time out for your health should be the only thing on your mind when you're sick. And with Critical Illness Coverage, that's all you'll have to think about. The policy pays a one-time benefit for covered critical illnesses so you can focus on healing.

How the Plan Works

- Eligibility Requirement**

If you meet the insurance benefit eligibility criteria as established by your employer, you may purchase coverage for yourself and any eligible dependents.

- Helps Pay the Bills When Life Gets Complicated**

Critical Illness Coverage alleviates the pressures of difficult times with a cash infusion that helps cover your expenses and the potential lost income of loved ones who take time off to care for you.

- Guarantee Issue**

Enrolling today in Critical Illness Insurance with LifeMap provides you a safety net for your family's future. The Guarantee Issue for this plan is \$15,000 for employees and their spouse with the option for higher coverage with Evidence of Insurability.

Plan Benefits

Plan Benefits

Employee Critical Illness Insurance	Coverage is available in \$5,000 increments, from \$5,000 to a maximum of \$25,000.
Spouse Critical Illness Insurance	Coverage is available in \$5,000 increments, from \$5,000 to a maximum of \$25,000.
Dependent Child(ren) Critical Illness Insurance	\$5,000 of coverage is available
Lifetime Maximum Benefit	100% of the benefit face amount of the policy

Benefits Summary

Plan Benefits

Cancer	100% of the face amount of the policy
Heart Attack	100% of the face amount of the policy
Stroke	100% of the face amount of the policy
Major Organ Failure	100% of the face amount of the policy
Amyotrophic Lateral Sclerosis (ALS)	100% of the face amount of the policy
Permanent Paralysis of Two or More Limbs	100% of the face amount of the policy
End Stage Renal Disease	100% of the face amount of the policy
Carcinoma in Situ	25% of the face amount of the policy
Coronary Artery Bypass Surgery	0% of the face amount of the policy
Balloon Angioplasty, Stent, or Laser Relief Procedure	0% of the face amount of the policy

We will provide benefits until the Lifetime Maximum Benefit has been reached for each insured person. The Lifetime Maximum Benefit is reduced upon payment of any benefits.

Plan Features

Coverage Waiting Period	30 days
Continuation of Coverage	Direct bill is available if you lose eligibility under the policy (except for non-payment of premium). You may elect to continue coverage under the Direct Bill Plan by making a written request and submitting the first month's direct bill premium to LifeMap Assurance Company. Request and payment must be received within 31 days of the date of termination of group coverage.

Limitations & Exclusions

The policy does not cover any loss including, but not limited to:

- Any conditions not specified in the policy as being covered
- Diagnosis of a Critical Illness or a surgery performed during the coverage waiting period
- Diagnosis of a Critical Illness or a surgery performed outside of the United States or its territories
- Instigation and/or active participation in a riot or war
- Committing or attempting to commit an assault or felony
- Intentionally self-inflicted injuries or suicide

Pre-existing Condition Exclusion: The benefits of the policy will not be payable for any loss caused by a pre-existing condition during the first 12 months of coverage, or during the first 12 months after an increase in coverage. However, after this 12 month period, loss due to such conditions will be payable unless specifically excluded from coverage.

LifeMapCo.com
1 (800) 794-5390

This document is intended to give a brief overview of the product and how it may be used. For a copy of the full policy including all covered benefits, exclusions and limitations, please contact your employer.