

## What are the odds of being affected by a critical illness?

Can you think of a friend or family member who has cancer, heart disease or stroke?  
It's rare if you can't.

In 2022 in the U.S., there will be an estimated 1,918,030 new cancer cases and 609,360 cancer deaths.<sup>1</sup>



## CRITICAL ILLNESS INSURANCE

Helping pay for unplanned expenses

Blue Cross Blue Shield of Michigan provides your employees comprehensive medical coverage when they need it most. Now they can increase their financial protection by adding Dearborn Life Insurance Company's Group Critical Insurance, which is offered as Specialty Benefits in cooperation with Blue Cross Blue Shield of Michigan.

### Most of us will be impacted by a critical illness at some point in our lives

Critical illnesses can strike at any time. These types of out-of-pocket costs are often overlooked until a medical crisis appears. The bottom line: An unanticipated critical illness can cause a major financial burden for someone if he or she hasn't planned ahead. In the case of a heart attack or stroke, employees who add Critical Illness Insurance will be afforded the extra financial protection they need so they can focus on recovering.

<sup>1</sup>American Cancer Society. Cancer Statistics Center 2022. [https://cancerstatisticscenter.cancer.org/?\\_ga=2.14928694.1841930271.1643745243-1913737285.1643745242#/#/](https://cancerstatisticscenter.cancer.org/?_ga=2.14928694.1841930271.1643745243-1913737285.1643745242#/). Accessed February 1, 2022.

## Coronary heart disease is the most common type of heart disease, killing 360,900 people in 2019.<sup>2</sup>

If an employee has a heart attack, could he or she afford to pay someone to do all of the things he or she usually does such as home repairs, taking care of children and getting to and from doctor appointments?

### How it works: Two plans designed to meet your employees' needs

Critical Illness Insurance gives employees a lump sum cash benefit they can use to pay bills, such as deductibles, coinsurance, mortgage payments and groceries, if they face an unforeseen illness. Here's a breakdown of the plans available and covered critical illnesses:

#### Plan 1

(2 or more eligible employees)

Invasive cancer	Paralysis
Carcinoma in situ* (25%)	Benign brain tumor
Heart attack	Coma
Heart surgeries* (25%)	Loss of sight, speech or hearing
Stroke	Major burns
Major organ transplant	
End stage renal failure	
Severe COVID-19 Infection	

#### Plan 2

(500 or more eligible employees)

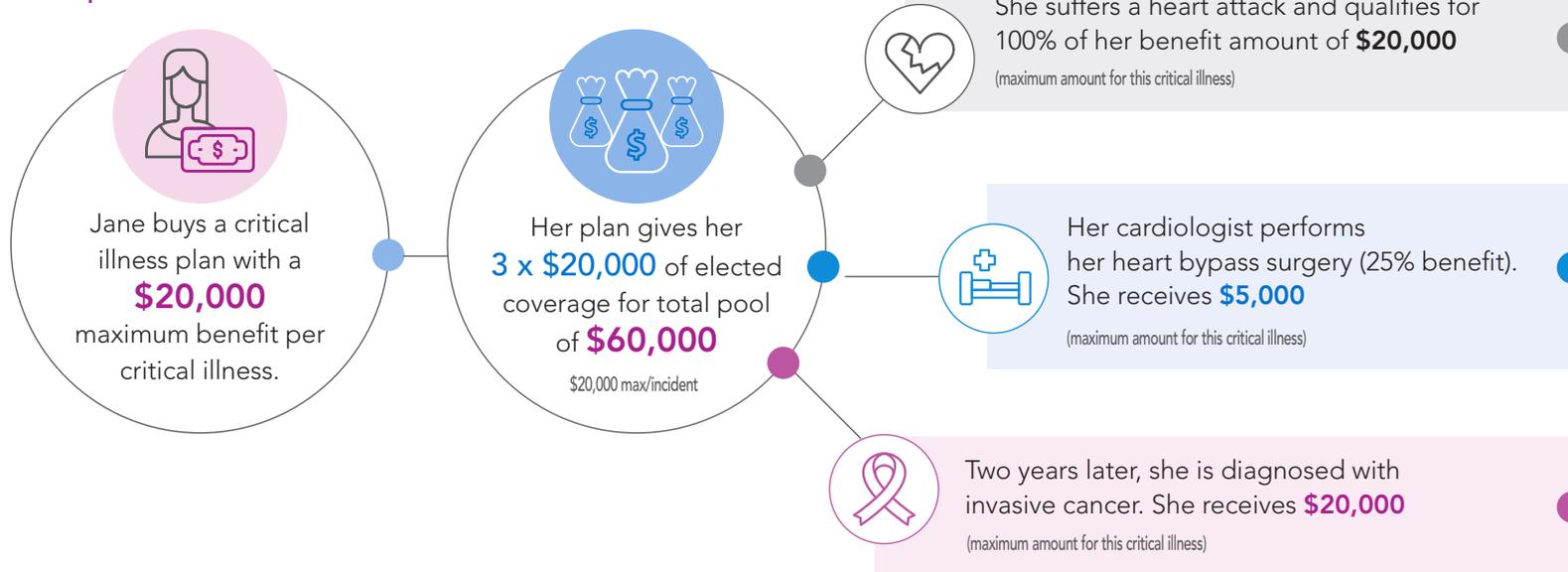
Invasive cancer	Paralysis
Carcinoma in situ* (25%)	Benign brain tumor
Heart attack	Coma
Heart surgeries* (25%)	Loss of sight, speech or hearing
Stroke	Major burns
Major organ transplant	Advanced Alzheimer's disease
End stage renal failure	Advanced Multiple Sclerosis
Severe COVID-19 Infection	Advanced Parkinson's disease
	Amyotrophic lateral sclerosis

\*Carcinoma in situ — a cancerous growth that has not spread to surrounding tissue — and heart surgery benefits are 25 percent of the selected benefit amount.

### Triple protection

Employees are able to elect their benefit amount, which creates a lifetime benefit maximum of three times their elected benefit amount.

#### Example:



<sup>2</sup>Centers for Disease Control and Prevention, National Center for Health Statistics. About Multiple Cause of Death, 1999–2019. CDC WONDER Online Database website. Atlanta, GA: Centers for Disease Control and Prevention; 2019. Accessed January 25, 2022.

# Critical illness plan features

## Guarantee issue

Guarantee issue amounts are available at the initial enrollment for employees, spouses and children. This provides protection and security for all family members who suffer a covered critical illness. Guarantee issue availability and limits are based on the group size and subject to minimum participation requirements.

## Recurrence benefit

Under some plan designs, qualified claimants can receive two payments for the same covered condition. By including the recurrence benefit in the group's plan design, employees receive greater financial protection and security through a second benefit payment for a new, independent diagnosis of the same covered condition after a period of time defined in the certificate. Conditions that qualify for this benefit include invasive cancer, heart attack, stroke, coma and benign brain tumor.

## Portability benefit

Adding the portability benefit allows employees, spouses and dependents to continue their insurance without evidence of insurability if the employee leaves an employer.

## How are benefits elected?

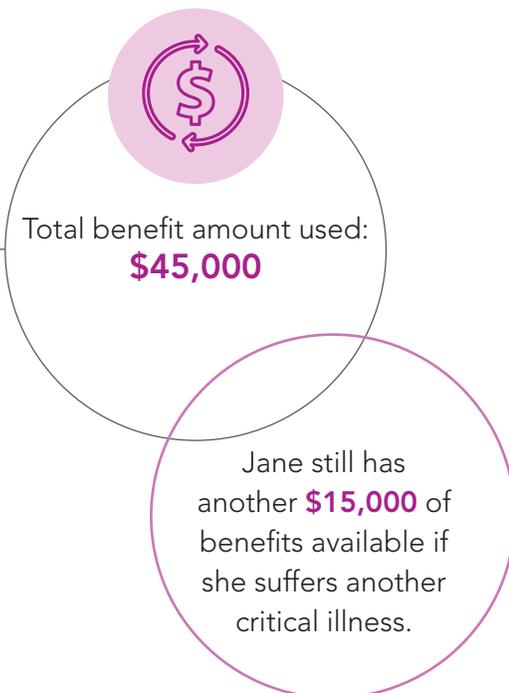
Employees may select a benefit amount up to \$50,000 in incremental amounts. Spouses and dependents may choose up to 50 percent of the employee amount.

## Health savings account compliant

All plans are designed to comply with HSA regulations, so members can receive critical illness benefits without disqualifying them for tax savings associated with contributing to an HSA.<sup>3</sup> This is very important to employer groups and members since a large number of employers offer high-deductible health plans with an HSA account.

Every year, more than 795,000 people in the United States have a stroke.<sup>4</sup>

If an employee suffers a stroke, could he or she afford to pay for house modifications, such as ramps and lifts? Could he or she earn a living if he or she couldn't speak, write or stand for a prolonged period of time?



Benefit amount elected:	
\$20,000 per critical illness incident	
Triple Protection	
\$60,000 total, \$20,000 maximum per illness	
Heart attack – 100%	\$20,000
Invasive cancer – 100%	\$20,000
Heart surgeries – 25%	\$5,000
<b>Total benefit used</b>	<b>\$45,000</b>
<b>Benefit remaining</b>	<b>\$15,000</b>

<sup>3</sup>Health Savings Accounts are described in Section 223 of the Internal Revenue Code.

<sup>4</sup>Virani SS, Alonso A, Benjamin EJ, Bittencourt MS, Callaway CW, Carson AP, et al. Heart disease and stroke statistics—2020 update: a report from the American Heart Association. *Circulation*. 2020;141(9):e139–e596. Accessed January 25, 2022.

## Getting started

It's easy for your employees to start the Critical Illness Insurance enrollment process. For more information about a Critical Illness Insurance plan, contact your specialty benefits representative at Blue Cross Blue Shield of Michigan or visit [bcbsm.com/groupspecialty](https://bcbsm.com/groupspecialty).



Group Critical Illness Insurance  
Underwritten by Dearborn Life Insurance Company

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