



# Critical Care Protector

An insurance policy designed to pay as much as **\$100,000** **directly to you** if you are diagnosed with or treated for any one of 6 specific critical conditions.



SUPPLEMENTAL INSURANCE

Health

Accident

Disability

Life

[combinedinsurance.com](https://www.combinedinsurance.com)

C-CRT-PRS-NY-1-0618 (6/18)





## Most of us think, “It will never happen to me.”

But a critical condition like a heart attack, stroke or cancer can touch **anyone, anywhere, anytime**, and at **any age**... sometimes **without** any advance **warnings or symptoms**.

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### These Are the “Living” Facts:

- About **790,000** people in the US have heart attacks each year.<sup>1</sup>
- More than **795,000** Americans suffer a **stroke** every year.<sup>2</sup>
- **Half** of American men, and **one third** of American women will develop **cancer**.<sup>3</sup>

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Fortunately, because of **modern medical treatment**, more people are **surviving** critical conditions than ever before.

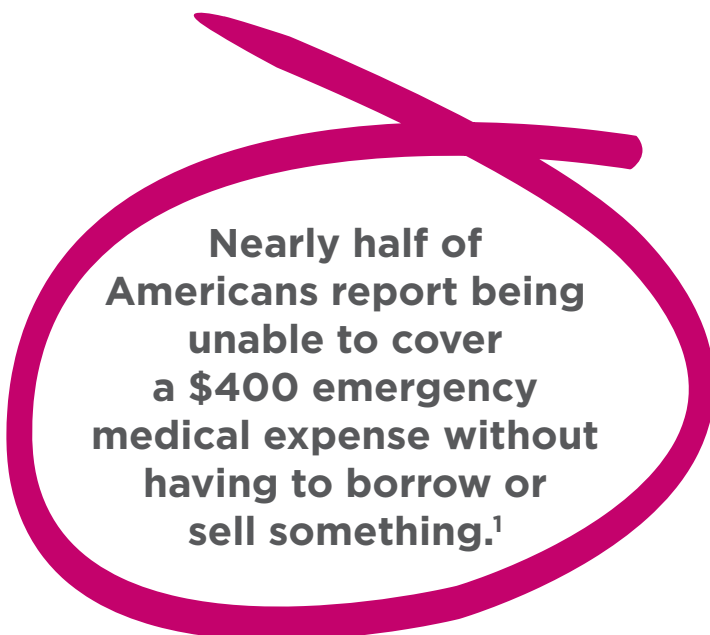
**But, there’s more to living than just surviving.**

1. American Heart Association, Heart Disease and Stroke Statistics, January 2017.  
2. American Heart Association, Heart Disease and Stroke Statistics, January 2017.  
3. American Cancer Society, Cancer Facts and Figures, 2014.



Developing a critical condition can result in sudden out-of-pocket expenses such as:

- ✓ **Lost income** for both patient and family members because of **time off work**.
- ✓ **Deductibles and co-payments** on medical insurance.
- ✓ **Treatments not covered by medical insurance.**
- ✓ **Private duty nursing.**
- ✓ Expenses associated with **physical or speech therapy.**



Nearly half of Americans report being unable to cover a \$400 emergency medical expense without having to borrow or sell something.<sup>1</sup>

If you develop a critical condition, your **main focus** should be **recovery**, **not** how you will pay these and other **unexpected costs**.



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## DO YOU QUALIFY?

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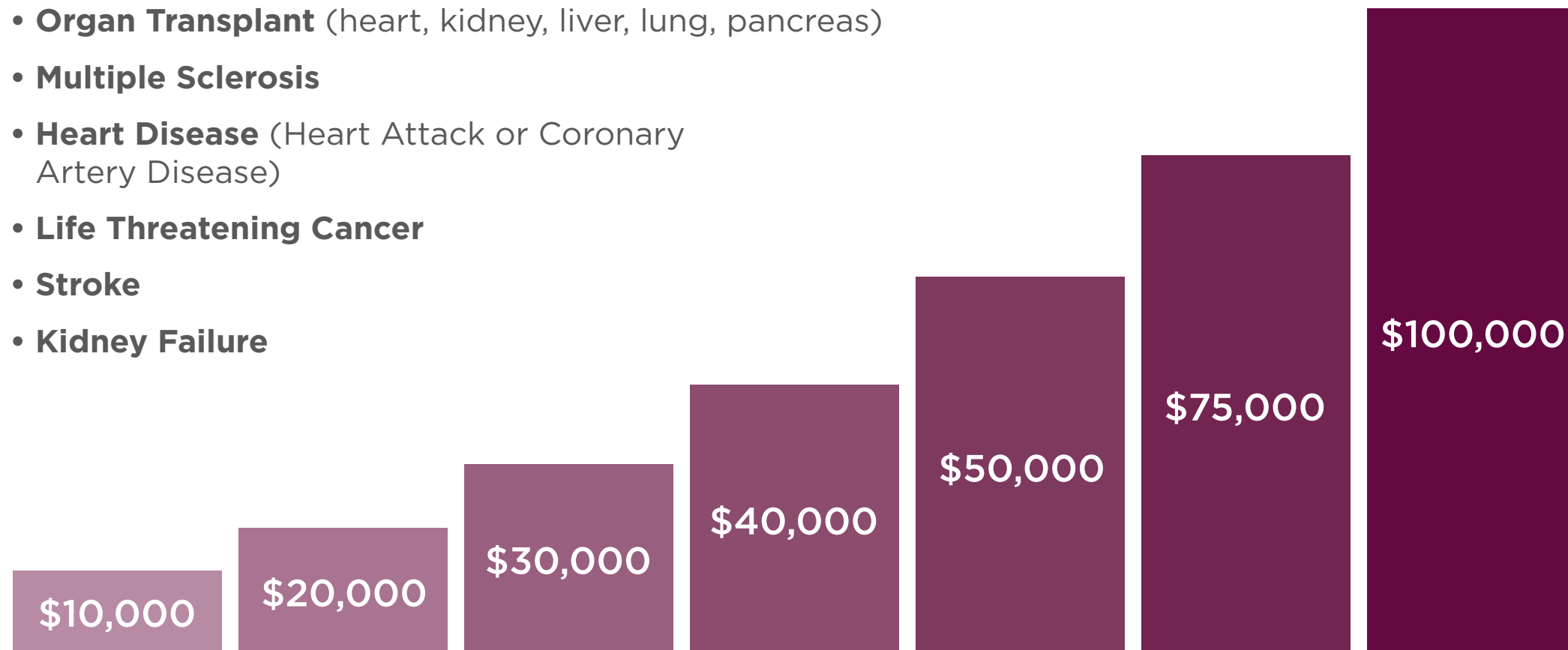
1. Within the last 5 years have you taken any prescription medications for any sickness, injury or defect?
  2. How's your driving record?
  3. Are you currently covered by major medical or basic hospital and basic medical insurance?
  4. Do you currently have a Specified Disease Policy in force with any company that covers cancer, heart disease, kidney, multiple sclerosis, organ transplant or stroke?
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## Here's how it works...

Upon the diagnosis of one of the following **6 conditions** we will pay you a lump sum benefit depending on your needs and the plan you select:

- **Organ Transplant** (heart, kidney, liver, lung, pancreas)
- **Multiple Sclerosis**
- **Heart Disease** (Heart Attack or Coronary Artery Disease)
- **Life Threatening Cancer**
- **Stroke**
- **Kidney Failure**



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Benefits are paid in addition to other insurance you may have.



**“How much will I need to pay of the out-of-pocket expenses I may incur?”** Though it is difficult to know exactly how much anyone will need, an **emergency fund** equal to **6 months to one year of annual income** may be sufficient. You can always choose more or less, but this amount is a **good place to start.**

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## How Critical Care Protector pays...

After the waiting period, which is the first 30 days after the policy issue date, upon diagnosis of a covered condition:

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### SECTION ONE

We pay you 100% of the scheduled benefit amount you have selected, up to \$100,000.

This benefit is payable **once** during the lifetime of the policy and once paid the policy will terminate.

### SECTION TWO

For loss due to either ***Stage A Prostate Cancer, Skin Cancer or Carcinoma In-Situ:***

We pay you a one-time benefit during the lifetime of the policy of **\$250.**

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## Exclusions and Limitations

**We have just told you what this policy will cover. However, it is important that you know what it does not cover.**

- No benefit is payable under the policy for loss due to intentionally self-inflicted injury.
- Loss caused by a Pre-existing Condition is not covered unless the loss is incurred after 6 months from the issue date of this policy.

A “Pre-existing Condition” means a condition for which you received medical advice or treatment which was recommended by, or received from, a Physician within 6 months preceding the issue date of the policy.

A Waiting Period Condition is a condition for which you received medical advice or treatment within 30 days after the issue date.

- Upon payment of the Section One benefit the policy will terminate.

**This is a specified disease policy and does not pay benefits for loss resulting from any condition other than those named in this policy.**

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**IMPORTANT: If a covered individual is a Medicaid recipient, policy benefits may be assigned and payable to your state Medicaid agency. Also, benefit payments you receive may count as income for Medicaid eligibility purposes.**



## Here are ways Critical Care Protector will work for you and your family.

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**1. Can help you (and your family).**  
Pay expenses you have due to a critical condition.

**2. Covers 6 Critical Conditions**

- **Organ Transplant** (heart, kidney, liver, lung, pancreas)
- **Multiple Sclerosis**
- **Heart Disease** (Heart Attack or Coronary Artery Disease)
- **Cancer** (except Skin Cancer other than malignant melanoma)
- **Stroke**
- **Kidney Failure**

**3. Guaranteed renewable.**  
Until payment of the Section One benefit.

**4. Benefits are paid in addition to all other insurance.**

**5. The service, strength and security of Combined Insurance.**  
Making it easy for our customers to prepare for the unexpected.

**We pay cash  
directly to you!**

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# Critical Care Protector

**IMPORTANT:** This presentation contains a brief description of policy benefits (Form Series 46534). See the policy for complete details of benefits, exclusions and limitations. This presentation is only for use in the states referenced herein. State specific form numbers are shown below.

State	Policy #
NY	Form No. 46534

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This is supplemental insurance. It is not a substitute for hospital or medical expense insurance, a health maintenance organization (HMO) contract, or major medical expense insurance.