



Group Critical Illness Insurance

Limited Benefit Group Critical Illness

Extends coverage to dependent children at no additional cost.

EMPLOYEE MONTHLY RATES

AGE	\$10,000		\$15,000		\$20,000		\$25,000		\$30,000	
	Non-Nicotine	Nicotine	Non-Nicotine	Nicotine	Non-Nicotine	Nicotine	Non-Nicotine	Nicotine	Non-Nicotine	Nicotine
18-29	\$3.98	\$6.30	\$5.22	\$8.70	\$6.46	\$11.10	\$7.40	\$13.00	\$8.34	\$14.90
30-39	\$6.26	\$9.90	\$8.64	\$14.10	\$11.02	\$18.30	\$12.94	\$21.72	\$14.86	\$25.14
40-49	\$11.38	\$17.98	\$16.32	\$26.22	\$21.26	\$34.46	\$25.36	\$41.30	\$29.46	\$48.14
50-59	\$18.74	\$29.66	\$27.36	\$43.74	\$35.98	\$57.82	\$43.22	\$69.58	\$50.46	\$81.34
60-69	\$30.66	\$48.58	\$45.24	\$72.12	\$59.82	\$95.66	\$72.14	\$115.38	\$84.46	\$135.10

SPOUSE MONTHLY RATES

AGE	\$5,000		\$10,000		\$15,000		\$20,000		\$25,000	
	Non-Nicotine	Nicotine	Non-Nicotine	Nicotine	Non-Nicotine	Nicotine	Non-Nicotine	Nicotine	Non-Nicotine	Nicotine
18-29	\$2.40	\$4.18	\$3.30	\$6.86	\$3.50	\$8.24	\$3.70	\$9.62	\$3.90	\$11.00
30-39	\$3.76	\$6.58	\$6.02	\$11.66	\$7.20	\$14.66	\$8.38	\$17.66	\$9.56	\$20.66
40-49	\$6.84	\$11.96	\$12.18	\$22.42	\$15.54	\$29.10	\$18.90	\$35.78	\$22.26	\$42.46
50-59	\$11.30	\$19.74	\$21.10	\$37.98	\$27.60	\$49.98	\$34.10	\$61.98	\$40.60	\$73.98
60-69	\$18.50	\$32.32	\$35.50	\$63.14	\$47.10	\$83.74	\$58.70	\$104.34	\$70.30	\$124.94

\$30,000

AGE	Non-Nicotine	Nicotine
18-29	\$4.10	12.38
30-39	\$10.74	23.66
40-49	\$25.62	49.14
50-59	\$47.10	\$85.98
60-69	\$81.90	\$145.54



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This insert must be used in conjunction with SB-26061 and any state specific deviations thereof.



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Critical Illness Insurance

Surviving a critical illness, such as a heart attack or stroke, is becoming increasingly common with new medical technology. However, with advances in technology to treat these diseases, the cost of treatment rises more and more every year. Although many medical plans provide coverage for hospital stays and medical expenses arising from a critical illness, there are still out-of-pocket expenses that can affect anyone's finances.

Co-pays, transportation expenses, and lost income should be the last thing you or your family worries about if a critical illness were to occur. American Fidelity Assurance Company's Limited Benefit Group Critical Illness Insurance can help cover your out-of-pocket medical expenses and allow your family to focus on recovery.



1 out of 3 Americans have one or more types of cardiovascular disease.¹



About every 34 seconds someone in the U.S. suffers a heart attack.²

American Fidelity's Group Critical Illness Insurance can help with the rising cost of treatment for a covered Critical Illness such as heart attack or stroke.

¹ "The Real Risk That You'll Have A Critical Illness." American Association for Critical Illness Insurance. <http://www.criticalillnessinsuranceinfo.org/learning-center/critical-illness-coverage-facts.php>, n.d. web 5 Apr. 2011. ² American Heart Association: Heart Disease and Stroke Statistics 2012 Update, December 2011.

HOW IT WORKS

If you are diagnosed with a covered Critical Illness, such as a heart attack or stroke, this plan is designed to pay a lump sum benefit amount to help cover expenses. In addition, certain specified Critical Illnesses that reoccur will allow for an additional benefit.

American Fidelity's Critical Illness Insurance features:

- **Benefits paid directly to you**, to be used however you see fit.
- **No required medical exams** as part of the application process.
- **Guaranteed Issue** benefit amounts may be available for first time eligible employees and spouse.
- Extends coverage to **dependent children at no additional cost**.
- Compatible with a Health Savings Account.

Coverage is available for you and your lawful spouse at determined benefit amounts and for your eligible child(ren), as defined in the policy, at 25% of the employees benefit amount.

If you reside in a state other than your employer's state of domicile, where required by law, policy provisions and benefits may vary.

WELLNESS SCREENING BENEFIT

You can receive a benefit for your annual health screening test. This benefit covers several qualified tests, including, but not limited to,

- stress test
- electrocardiogram (EKG)
- echocardiogram
- blood glucose testing

Health Screening Benefit
(per calendar year per
Covered Employee and Covered Spouse)

\$50

SCHEDULE OF BENEFITS

Knowing everyone's financial situation is different, American Fidelity offers multiple lump sum benefit amounts. Depending on the plan selected by your employer, the following Benefit Amounts may be available.

Employee Benefit Amounts can range from: \$10,000 • \$15,000 • \$20,000 • \$25,000 • \$30,000

Spousal Benefit Amounts can range from: \$5,000 • \$10,000 • \$15,000 • \$20,000 • \$25,000 • \$30,000

CRITICAL ILLNESS BENEFITS <i>Pays once per Covered Person for each Critical Illness shown below.</i>	BENEFIT PERCENTAGE	RECURRENT DIAGNOSIS BENEFIT
Heart Attack Benefit Pays full lump sum benefit amount.	100%	50%
Coronary Artery Bypass Surgery Pays 25% of benefit amount. Payment will reduce the Heart Attack Benefit.	25%	—
Stroke Benefit (Permanent damage due to a Stroke) Pays full lump sum benefit amount.	100%	50%
Paralysis Benefit (Permanent due to a Covered Accident) Pays full lump sum benefit amount.	100%	—
Major Organ Failure Benefit Pays full lump sum benefit amount.	100%	50%
End Stage Renal Failure Benefit Pays full lump sum benefit amount.	100%	—

PLAN BENEFIT HIGHLIGHTS

Wellness Screening Benefit

Pays \$50 when a Covered Employee or Covered Spouse receives one of the following Health Screening Tests: Blood test for triglycerides, Doppler ultrasound, Echocardiogram, Electrocardiogram (EKG), Fasting blood glucose test, Serum cholesterol test to determine HDL and LDL levels, Exercise or Pharmacologic stress test, Neuroimaging studies. This policy pays for one test per Covered Employee and one test per Covered Spouse per Calendar Year regardless of the number of tests received during the Calendar Year. This benefit is available without a diagnosis of a Critical Illness. This benefit does not reduce the Critical Illness lump sum benefit amount.

Critical Illness Benefit

Pays once per Covered Person for each Critical Illness. Each Critical Illness must be separated by at least 90 days following the first Critical Illness Occurrence Date.

Heart Attack

Pays following a Heart Attack due to Coronary Artery Disease. Any previous amounts paid for a Coronary Artery Bypass Surgery will be deducted from the amount payable under this benefit. A Heart Attack is not congestive heart failure, atherosclerotic heart disease, angina, cardiac arrest, or any other disease or injury involving the cardiovascular system.

Coronary Artery Bypass Surgery

Pays following open heart surgery performed by a Physician to correct Coronary Artery Disease with bypass grafts. Coronary Artery Bypass Surgery does not include balloon angioplasty, laser angioplasty, stenting, valve replacement surgery, or procedures other than Coronary Artery Bypass Surgery.

Stroke (Permanent Damage Due To A Stroke)

Pays following permanent neurological damage to the brain due to a Stroke which results from an acute or sub-acute interruption of blood flow to brain tissue as defined in the policy. Permanent Damage due to a Stroke does not include Transient Ischemic Attacks (TIA).

Paralysis (Permanent Due To A Covered Accident)

Injuries to the spinal cord due to a Covered Accident, which result in the loss of use of two or more limbs. Paralysis must be diagnosed as permanent, total, and irreversible.

Major Organ Failure

Pays following the date the Covered Person is placed on the United Network for Organ Sharing (UNOS) list for a transplant of the heart, liver, lung, or entire pancreas.

End Stage Renal Failure

Pays following the Occurrence Date of End Stage Renal Failure resulting in irreversible failure of both kidneys to function and which requires regular dialysis or renal transplantation to sustain life.

Recurrent Diagnosis Benefit

Upon a second Occurrence of certain specified Critical Illnesses, this benefit pays 50% of the amount previously paid under the policy. Covered Critical Illness events include Heart Attack, Permanent Damage Due To A Stroke, and Major Organ Failure. The second Occurrence Date must be separated by at least 180 days following the first Occurrence Date of that same Critical Illness. Once a Recurrent Diagnosis Benefit has been paid for a Critical Illness, no further benefits for that same Critical Illness will be payable.

Effective Date

Certificates will become effective on the requested effective date following the date we approve the application, providing you are on Active Employment and premium has been paid.

LIMITATIONS AND EXCLUSIONS

Pre-Existing Condition Limitation

No Critical Illness Benefit will be payable for a Critical Illness which is caused by or resulting from a Pre-Existing Condition when the Critical Illness Occurrence Date occurs before a Covered Person has been continuously covered under the Policy for 12 consecutive months. Pre-Existing Condition means a disease, Accident, Sickness, physical condition or mental illness for which a Covered Person has experienced any of the following: (a) treatment; (b) incurred expense; (c) took medication; (d) received care or services including diagnostic testing or related measures; or (e) received a diagnosis or advice from a Physician, during the 12-month period immediately before the Covered Person's Effective Date of coverage. The term Pre-Existing Condition will also include conditions which are related to such disease, Accident, Sickness, physical condition or mental illness.

A Heart Attack is an acute Myocardial Infarction due to Coronary Artery Disease resulting in death of a portion of the heart muscle. Diagnosis must be supported by onset of new symptoms and any of the following: EKG changes, elevation of biochemical markers, or imaging studies, consistent with an acute myocardial infarction. In the event of death, an autopsy, medical examiner's confirmation or death certificate identifying Heart Attack will be

Eligibility

All permanent employees in subscribing group working 20 hours or more per week.

Portability

Upon becoming no longer eligible for coverage, you will have 30 days to request continuation of coverage. Providing you pay premiums when due, you may continue your coverage provided in this certificate upon leaving employment until the earliest of these dates: a) your 75th birthday, b) 10 years from the portability effective date, c) the date the policy is terminated, or d) the date you fail to pay the required premium. You must have been continuously covered for 12 consecutive months prior to the date your coverage under the Policy ends.

acceptable. Heart attack does not include congestive heart failure, atherosclerotic heart disease, angina, cardiac arrest, or any other disease or injury involving the cardiovascular system.

Exclusions

We will not pay benefits for any Critical Illness resulting from or caused, whether directly or indirectly, by: (a) An intentionally self-inflicted Accident or Sickness. (b) Suicide or attempted suicide, while sane or insane. (c) Participating in a riot, insurrection, rebellion, civil commotion, civil disobedience, or unlawful assembly. This does not include a loss which occurs while acting in a lawful manner within the scope of authority. (d) Being intoxicated or under the influence of any narcotic unless administered by a Physician or taken according to the Physician's instructions. Intoxication means that which is determined and defined by the laws and jurisdiction of the geographical area in which the event that caused the Critical Illness occurred. (e) Committing, or attempting to commit a felony. (f) Being incarcerated in any type of penal institution. (g) Alcoholism or drug addiction. (h) A diagnosis received outside the United States, or its territories, that cannot be confirmed by a Physician licensed and practicing in the United States.



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