

CRITICAL CARE PLUS REFERENCE GRID

Product Specifications	Benefit Amount	Waiting Period	Elimination Period for Loss Independent Living benefit	HIV Rider	Benefit Extension Rider	AD&D Rider	Dependent Age	Pre-existing Conditions	Maximum Benefit Percentage
Standard Benefits	Insured/Spouse \$10,000-\$500,000, Dependent's) \$10,000-\$50,000 not to exceed Insured Amount	30 days critical illness except Invasive Cancer and In Situ Cancer. 90 days for Invasive and In Situ Cancer	180 Days (begins after the end of the waiting period) Insured Person must be prevented from performing two or more Activities of Daily Living.	Face amount equals the face amount of the base policy. Spouse may elect the rider even if Primary does not. Dependent coverage not available	The sum must be equal to the face amount up to \$150,000 of the base policy face amount and two times the BER face amount cannot exceed \$500,000. Spouse and Dependent can elect this rider	Units are \$25,000 each with a max. of 6 units. Coverage amounts for spouse and dependent(s) cannot exceed the coverage amount for the insured. Primary insured must have the rider before available to spouse and dependent(s).	up to age 18 or to age 25 (if college student)	2 years	Invasive Cancer 100%, In-Situ Cancer 25% of maximum benefit or \$25,000 whichever is less
APPROVED STATES									
ALABAMA	Standard	30 days waiting for Invasive and In Situ Cancer	Standard	Standard	Standard	Standard	Standard	Standard	Invasive Cancer- 31st to 89th days after date of coverage 10% max. of
ALASKA	Standard	Standard	Standard	Standard	Standard	Standard	up to age 23 or to age 25 (if college student)	Standard	Standard
ARIZONA	Standard	Standard	Standard	Standard	Standard	Standard	Standard	Standard	Standard
ARKANSAS	Standard	30 days waiting for Invasive and In Situ Cancer	Standard	Standard	State will not approve	Standard	Standard	Standard	Standard
CALIFORNIA	Standard	Standard	Standard	State Will not Approve	Standard	Standard	Standard	Standard	Mammography Benefit \$150 Max. additional benefit
COLORADO	Standard	Standard	Standard	Standard	Standard	Standard	Standard	12 months	Standard
CONNECTICUT	State Will not Approve	State Will not Approve	State Will not Approve	State Will not Approve	State will not Approve Rider	State will not Approve Product	State will not Approve Product	State will not allow	State will not Approve Product
DISTRICT OF COLUMBIA	Standard	Standard	Standard	Standard	Standard	Standard	Standard	Standard	Standard
DELAWARE	\$25,000 Minimum for all insureds	Standard	Standard	Standard	Standard	Standard	Standard	Standard	Standard
FLORIDA	Standard	Standard	Standard	Standard	Standard	Standard	Standard	Standard	Standard
GEORGIA	\$10,000 to \$250,000 Insured & Spouse \$10,000 to \$50,000 dependent not to exceed	First 30 days 0%, 31st on 100% for Life Threatening and In Situ Cancer	State Will not Approve	State Will not Approve, Termination age 75	State will not Approve Rider	Standard	up to age 19 or to age 25 (if college student)	State will not allow	Life Threatening Cancer (can not use term Invasive) - First 30 days 0%, after
HAWAII	Standard	Standard	Standard	Standard	Standard	Standard	Standard	Standard	Standard
IDAHO	Standard	First 30 days 10% up to \$1,000 after 30 days standard	State Will not Approve	Termination age 75	State will not approve	Standard	Standard	12 months	Invasive Cancer- First 30 days 10% up to \$1000, after 30 days 100%. In Situ Cancer- First 30 days 10% up to \$1,000 after 30 days 25% of Max Benefit, or \$25,000 whichever is less.
ILLINOIS	Standard	30 days waiting period for Invasive and In Situ Cancer	Standard	Standard	Standard	Standard	Standard	Standard	Invasive Cancer- 31st to 89th days after date of coverage 10% max. of \$1000. 90 day or later the date of coverage 100%. In Situ Cancer- 31st to 89th days after date of coverage 10% max. of \$1000. 90 day or later the date of coverage 25% of Max Benefit, or \$25,000 whichever is less.
INDIANA	Standard	90 day waiting period for Invasive and In Situ Cancer - Can not require that it is "initially Incurred, Manifested and or" only Diagnosed	Standard	State Specific - must delete "initially Incurred" can only use "Diagnosed"	State Specific - must delete "Incurred or Manifested"	Standard	Standard	State will not allow	Invasive Cancer - 0% first 90 days - 100% thereafter - In Situ Cancer - 0% first 90 days, 100% thereafter
IOWA	State Will not Allow the "Return of Premium Upon Death of Insured" must be just the "Death of the Insured" - \$25,000 minimum for all insureds	Standard	Standard	Standard	Standard	Standard	Standard	Standard	Standard
KANSAS	\$25,000 Minimum for all insureds	Standard	Standard	Standard	Standard	Standard	Standard	Standard	Standard
KENTUCKY	Standard	Standard	Standard	Standard	Standard	Standard	up to age 19 or to age 25 (if college student)	Standard	Standard
LOUISIANA	Standard	Standard	Standard	Standard	Standard	Standard	up to age 21 or to age 25 (if college student)	Standard	Standard
MAINE	Standard	30 days waiting for Invasive and In Situ Cancer	Standard	Standard	Standard	Standard	up to age 19 or to age 25 (if college student)	6 months	Invasive and In Situ Cancer 100% on 31st day after waiting period
MARYLAND	Standard	30 days waiting for Invasive and In Situ Cancer	Standard	Standard	Standard	Standard	Standard	Standard	Invasive and In Situ Cancer 100% on 31st day after waiting period

