

GROUP CRITICAL ILLNESS ADVANTAGE INSURANCE

HEART EVENT RIDER SUMMARY PAGE



WHAT WE WILL PAY

Surgeries and Procedures Covered Under Plan	Percentage of Face Amount
Category 1- Specified Surgeries of the Heart	
Mitral Valve Replacement or Repair	100%
Aortic Valve Replacement or Repair	100%
Surgical Treatment of Abdominal aortic aneurysm	100%
Coronary Artery Bypass Surgery	75%*
Category 2- Invasive Procedures and Techniques of the Heart	
AngioJet Clot Busting	10%
Balloon Angioplasty (or Balloon valvuloplasty)	10%
Laser Angioplasty	10%
Atherectomy	10%
Stent Implantation	10%
Cardiac Catheterization	10%
Automatic Implantable (or Internal) Cardioverter Defibrillator (AICD)	10%
Pacemakers	10%

These benefits will be paid based on the face amount in effect on the critical illness date of diagnosis.

*The 75% benefit available in the rider, combined with the partial benefit available in the certificate, equals a 100% benefit for coronary artery bypass surgery.

Benefits are payable for the specified surgeries and procedures listed above when caused by a defined underlying disease, treatment is recommended by a doctor, and is not excluded by name or specific description. Benefits from each category are payable once per calendar year, per insured. If multiple procedures are performed at the same time, benefits will be payable only at the highest benefit level and will not exceed the percentage shown above.

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WHAT IS NOT COVERED, LIMITATIONS AND EXCLUSIONS, AND TERMS YOU NEED TO KNOW

All limitations and exclusions that apply to the critical illness plan also apply to this rider.

We will pay benefits when covered heart procedures are performed as a direct result of one of the following: acute coronary syndrome, atherosclerosis, coronary artery disease, cardiomyopathy, or valvular heart disease.

For a complete list of limitations and exclusions please refer to the brochure.

This insert is a brief description of coverage and is not a contract. Read your certificate carefully for exact terms and conditions.

This piece is intended to be used in conjunction with the C21000 Critical Illness product brochure and is subject to the terms, conditions, and limitations of Policy Series C21000.

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