

GROUP CRITICAL ILLNESS ADVANTAGE INSURANCE

OPTIONAL BENEFITS RIDER SUMMARY PAGE



WHAT WE WILL PAY

COVERED OPTIONAL BENEFITS

Illnesses Covered Under Plan	Percentage of Face Amount
Benign Brain Tumor	100%
Advanced Alzheimer's Disease	25%
Advanced Parkinson's Disease	25%

These benefits will be paid based on the face amount in effect on the critical illness date of diagnosis. We will pay the optional benefit if the insured is diagnosed with one of the conditions listed in the rider schedule if the date of diagnosis is while the rider is in force.

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 the rider unless amended by the rider.

Date of Diagnosis is defined as follows:

- **Advanced Alzheimer's Disease:** The date a doctor diagnoses the insured as incapacitated due to Alzheimer's disease.
- **Advanced Parkinson's Disease:** The date a doctor diagnoses the insured as incapacitated due to Parkinson's disease.
- **Benign Brain Tumor:** The date a doctor determines a benign brain tumor is present based on examination of tissue (biopsy or surgical excision) or specific neuroradiological examination.

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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.

Continental American Insurance Company • Columbia, South Carolina

