

CASH ADVANTAGE CRITICAL ILLNESS

Provide lump-sum cash benefits to your customers.

Help your customers cover deductibles, extended hospital stays and other out-of-pocket expenses should they be diagnosed with one of 15 critical illnesses, and help them get back to the things they were meant to.

How it works

Cash Advantage® provides three benefit categories.

1. Cancer

Carcinoma in situ, cancer:
Including leukemia, lymphoma
and myelodysplastic
syndrome(MDS)

2. Heart/stroke conditions

Heart attack, major organ
transplant, stroke, coronary
artery bypass surgery,
aortic surgery, heart valve
replacement/repair surgery,
and angioplasty

3. Other critical illness conditions

Coma (not a result of stroke),
end stage renal failure, major
organ transplant (other than
heart), paralysis (not a result
of stroke), blindness and
severe burns

Each category has a separate maximum benefit. Multiple critical illnesses may be paid within a category as long as the maximum benefit for that category is not exceeded.* Insured children have a maximum benefit of \$10,000.

Possible uses

- › Pay off medical debt
- › Home health care
- › Experimental medical treatments
- › Drug costs
- › Extra recovery time
- › Unexpected expenses

- › Lump sum from \$10,000–\$50,000
- › Individual, one parent and family
- › Guaranteed renewable to age 75**

Hospital Indemnity Benefit Rider***

Daily cash benefit for hospital confinement as an inpatient due to a covered accident or sickness.

- › \$100–\$1,000 per day
- › Up to 30 days
- › Double benefit for ICU

Accidental Death & Dismemberment Benefit Rider***

Choose \$25,000, \$50,000, \$75,000 or \$100,000 of coverage for loss of life or dismemberment.

Together, all the way.®



Insured by **Loyal American Life Insurance Company.**

*Your customer is eligible for benefits from another category if the date of diagnosis is 180 days from the previous date of diagnosis for a covered critical illness.

**Subject to the Company's right to increase premiums on a class basis.

***Not all riders are available in all states. Check your state specific forms for availability.

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