



Underwritten by: **American Heritage Life Insurance Company**

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Critical Illness Insurance

Protection when faced with a critical illness diagnosis



Think About This



Early detection, improved treatments and access to care are factors that influence cancer survival[†]



Every 40 seconds, someone in the U.S. has a stroke^{††}



By 2035, 45.1% of the U.S. population is projected to have some form of CVD^{†††}

If you're diagnosed with a critical illness and it keeps you out of work, the impact to your finances can grow quickly. Critical Illness Insurance can help ease your mind so you can focus on getting better.

Here's How It Works

- Select a benefit and premium amount to meet your needs
- Premiums will be deducted each pay period
- If you're diagnosed with a critical illness, file a claim and receive a lump-sum cash benefit*

Protecting Your Finances

You've worked hard for your savings – don't let a critical illness wipe them out.

- Protect your checking and savings
- Don't dip into your 401(k)



Meeting Your Needs

- Guaranteed Issue coverage, subject to exclusions and limitations*
- Coverage can include your dependents
- Benefits are paid regardless of any other medical or disability plan coverage
- Coverage may be continued; refer to your certificate for details

Coverage offered to the employees of:



[†]Life After Cancer: Survivorship by the Numbers, American Cancer Society, 2021. ^{††}Heart Disease and Stroke Statistics—2022 Update: A Report From the American Heart Association. ^{†††}CVD = Cardiovascular Disease. <https://www.heart.org/en/news/2019/01/31/cardiovascular-diseases-affect-nearly-half-of-american-adults-statistics-show> *Please refer to the Exclusions and Limitations section of this brochure.

Meet Carlos



Choose

Carlos signs up for Critical Illness Insurance during his employer's Open Enrollment.

Use

A few months later, Carlos learns he has a coronary artery disease. Here's his story:



Wellness Exam

Carlos' doctor detects heart issues during his annual wellness exam



Diagnosis

After more tests and a visit to a cardiologist, Carlos is diagnosed with coronary artery disease



Decision

His doctor recommends surgery to remove a blockage and tells Carlos his recovery will take six to eight weeks



Surgery

Carlos has bypass surgery and is in the hospital for 4 days



Recovery

Carlos goes home to begin his recovery and has regular doctor visits

Claim

Carlos files a claim on his Critical Illness coverage through the convenient web portal, **MyBenefits**. He receives a lump-sum cash benefit for:

- Fixed Health Screening Services
- Coronary Artery Bypass Graft

MyBenefits Claim Filing Portal

standard.com/ahl/mybenefits

Offers 24/7 access to important information about your benefits. eSign, submit and check your claims (including claim history), request cash benefits to be direct deposited, make changes to personal information, and more.

Here are some of the ways Carlos can use his cash benefits



Finances

Can help protect savings, retirement plans and 401(k)s from being depleted



Travel

Can help pay for expenses while receiving treatment in another city



Home

Can help pay the mortgage, continue rental payments, or home repairs for after care



Expenses

Can help pay for his family's living expenses, such as bills, electricity, and gas

The example above details a fictional situation; your individual experience may vary. For a listing of benefits and benefit amounts, see pages 3 and 4.

Benefit Amounts

The percentages below are based on the Benefit Amount of \$15,000 (Plan 1) or \$30,000 (Plan 2) chosen by your employer.

†Covered spouse and child(ren) receive 50% of your benefit amount.

Critical Illness Benefits†		Benefit*	Plan 1	Plan 2	Recur**
Heart Attack		100%	\$15,000	\$30,000	100%
Stroke		100%	\$15,000	\$30,000	100%
End Stage Renal Failure		100%	\$15,000	\$30,000	100%
Major Organ Failure		100%	\$15,000	\$30,000	100%
Coronary Artery Disease/Coronary Artery Bypass Graft		25%	\$3,750	\$7,500	25%
Crohn's Disease		25%	\$3,750	\$7,500	None
Bone Marrow or Stem Cell Transplant		100%	\$15,000	\$30,000	100%
Invasive Cancer		100%	\$15,000	\$30,000	100%
Carcinoma In Situ		25%	\$3,750	\$7,500	25%
Waiver of Premium (employee only)		Included	Yes	Yes	None
Supplemental Critical Illness Benefits†		Benefit*	Plan 1	Plan 2	
Advanced Alzheimer's Disease		100%	\$15,000	\$30,000	
Advanced Parkinson's Disease		100%	\$15,000	\$30,000	
Benign Brain Tumor		100%	\$15,000	\$30,000	
Coma		100%	\$15,000	\$30,000	
Loss of Hearing		100%	\$15,000	\$30,000	
Loss of Sight		100%	\$15,000	\$30,000	
Loss of Speech		100%	\$15,000	\$30,000	
Paralysis		100%	\$15,000	\$30,000	
Childhood Benefits		Benefit*	Plan 1	Plan 2	
Childhood Benefits	Child benefit amount	100%	\$7,500	\$15,000	
Additional Rider Benefits		Benefit*	Plan 1	Plan 2	
Fixed Health Screening Services		Yearly	\$75	\$75	
Mental or Nervous Disorder	Payable up to	15 days	\$100/day	\$100/day	
Substance Abuse	Payable up to	15 days	\$100/day	\$100/day	
Skin Cancer		Yearly	\$500	\$500	
Specified Condition and Infectious Disease†		25%	\$3,750	\$7,500	

*Benefit (some benefits pay a percentage of the benefit amount chosen, pay yearly, pay per treatment, pay for a number of days, or pay per miles traveled).

**Recurrence Benefit (pays a percentage of the benefit amount when a second diagnosis occurs for which a critical illness benefit was already paid).

Benefits - Benefits paid upon diagnosis of the following conditions (subject to maximums as listed on page 3)

*Benefits paid once per covered person.

Critical Illness Benefits*

Heart Attack[†] - the death of a portion of the heart muscle due to inadequate blood supply. Does not include established (old) myocardial infarction and cardiac arrest

Stroke[†] - death of a portion of the brain producing neurological sequelae, including infarction of brain tissue, hemorrhage and embolization from an extra-cranial source. Does not include transient ischemic attacks (TIAs), head injury, chronic cerebrovascular insufficiency or reversible ischemic neurological deficits

End Stage Renal Failure[†] - irreversible failure of both kidneys, resulting in peritoneal dialysis or hemodialysis. Does not include renal failure caused by traumatic events, including surgical trauma

Major Organ Failure[†] - diagnosis of failure of heart, lungs, liver, pancreas, or kidneys, with placement on National Transplant List or actual surgical transplant. Lungs and kidneys are considered one

major organ, regardless of whether one or both lungs or kidneys are transplanted. Does not include bone marrow or stem cell transplant or donation surgery, and does not pay for mechanical or non-human organs

Coronary Artery Disease/Coronary Artery Bypass Graft[†] - surgery to correct narrowing or blockage of one or more coronary arteries or valves due to damage or disease with a bypass graft. Does not include coronary angioplasty, coronary angiography or any other intra-catheter technique procedures

Crohn's Disease - chronic inflammation of the digestive tract. Does not include irritable bowel syndrome or ulcerative colitis

Bone Marrow or Stem Cell Transplant[†] - surgical transplant of bone marrow and stem cells to a covered person (must come from a human donor). Does not include autologous transplant

Invasive Cancer[†] - malignant tumor with uncontrolled growth, including leukemia and lymphoma. Does not include carcinoma in situ or skin cancer (other than invasive malignant melanoma or metastasized skin malignancies)

Carcinoma In Situ[†] - non-invasive cancer, including melanoma that has not invaded the dermis. Does not include other skin malignancies, pre-malignant lesions (such as intraepithelial neoplasia), benign tumors, or polyps

Waiver of Premium (employee only) - premiums waived if disabled for 90 consecutive days due to a critical illness for which a benefit is paid

Supplemental Critical Illness Benefits*

Advanced Alzheimer's Disease - must exhibit impaired memory and judgment and be certified unable to perform at least two activities of daily living (ADLs) without adult assistance. ADLs are bathing, dressing, toileting, bladder and bowel continence, transferring and eating

Advanced Parkinson's Disease - must exhibit two or more of the following: muscle rigidity, tremor, or bradykinesia (slowness in physical and mental responses); and be certified unable to perform at least two activities of daily living (ADLs) without adult assistance. ADLs are bathing, dressing, toileting, bladder and bowel continence, transferring and eating

Benign Brain Tumor - a non-malignant tumor limited to brain, meninges, cranial nerves or pituitary gland. Does not include tumors of the skull or ear canal, cysts, acoustic neuroma, pituitary adenomas less than 10mm, or germinomas

Coma - unconscious and not responsive to external stimulation or responsive to internal needs for at least 7 consecutive days. Does not include medically-induced coma, coma resulting from alcohol or drug use, or diagnosis of brain death

Loss of Hearing - total and permanent loss of hearing in both ears (cannot be corrected by hearing aid or device)

Loss of Sight - total and permanent loss of vision in both eyes

Loss of Speech - total and permanent loss of speech or verbal communication (without a medical device)

Paralysis - permanent loss of muscle function in two or more limbs due to disease or injury. Does not include loss of muscle function limited to fingers or toes

Childhood Benefits*

10 childhood diseases or defects for dependent children are covered. Cerebral Palsy; Cleft Lip or Cleft Palate; Congenital Heart Disease (coarctation of the aorta, hypoplastic left heart syndrome,

patent ductus arteriosus, tetralogy of Fallot, or transposition of the great arteries); Cystic Fibrosis; Type 1 Diabetes; Down Syndrome; Muscular Dystrophy; Spina Bifida; Structural Congenital

Defect (anal atresia, anencephaly, biliary atresia, club foot, diaphragmatic hernia, Hirschsprung's disease, gastroschisis, omphalocele, pyloric stenosis, and spinal muscular atrophy)

Additional Rider Benefits

Fixed Health Screening Services Rider - coverage for one eligible service performed each year for each covered person. Covered services include: Biopsy for cancer and skin cancer; Blood Chemistry Panel; Blood Tests for Triglycerides, CA15-3 (breast cancer), CA125 (ovarian cancer), CEA (colon cancer), or PSA (prostate cancer); Chest X-ray; Clinical Testicular Exam; CBC (blood count); Colonoscopy; Doppler Screening (cancer, carotids or peripheral vascular disease); Echocardiogram; EKG (Electrocardiogram); EEG (Electroencephalogram); Endoscopy; Fasting Blood or Plasma Glucose test; Flexible Sigmoidoscopy; Hemoglobin A1C; Hemocult Stool Analysis; HPV (Human Papillomavirus) vaccination; Lipid Panel (total cholesterol count); Mammography (breast ultrasound); Oral Cancer Screening; Pap Smear, including ThinPrep Pap Test; Sampling of blood or tissue for genetic testing for cancer risk; Serum Protein

Electrophoresis (test for myeloma); Skin Cancer Screening; Skin Exam; Stress Test (bike or treadmill); Testing for Donation of Bone Marrow (includes HLA - Human Leukocyte Antigen); Thermography; Two-Hour Post-Load Plasma Glucose Test; Ultrasound Screening of abdominal aorta for aortic aneurysms; Ultrasound Screening for cancer detection

Mental or Nervous Disorder Rider - confinement in a hospital or residential treatment facility for treatment of mental or nervous disorder. Payable once per day up to the number of days stated on page 3. Benefit is not paid for substance abuse treatment on the same day

Substance Abuse Rider - confinement in a hospital or residential treatment facility for treatment of substance abuse. Payable once per day up to the number of days stated on page 3. Benefit is not paid for mental/nervous disorder treatment on the same day

Skin Cancer Rider - basal cell carcinoma and squamous cell carcinoma. Does not include malignant melanoma and precancerous conditions such as leukoplakia, actinic keratosis, carcinoma, hyperplasia, polycythemia, non-malignant melanoma, moles, or similar diseases or lesions

Specified Condition and Infectious Disease Rider with ARDS** - diagnosis of one of the following specified conditions or infectious diseases: Acute Respiratory Distress Syndrome (ARDS); Adrenal insufficiency (Addison's Disease); Lou Gehrig's Disease (ALS); Bacterial meningitis; Cerebral palsy; Cystic fibrosis; Diphtheria; Encephalitis; Huntington's chorea; Legionnaires' disease (confirmation by culture or sputum); Malaria; Multiple sclerosis; Muscular dystrophy; Myasthenia gravis; Necrotizing fasciitis; Osteomyelitis; Poliomyelitis; Rabies; Scleroderma; Sickle cell anemia; Systemic lupus; Tetanus; Tuberculosis

[†]Benefits are included under the Recurrence of Benefits option. **The Specified Condition and Infectious Disease Rider pays a percentage of the maximum benefit amount upon diagnosis and is only paid once per covered person.



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Once you've elected coverage, register with our convenient customer service portal, MyBenefits, for anytime access to your coverage details and important documents. MyBenefits also allows you to file claims quickly and easily – and get benefits deposited directly into your bank account (authorization required).

Certificate Specifications

Eligibility

Your employer decides who is eligible for your group during the enrollment period (such as length of service, hours worked each week, eligibility waiting period, if applicable, and evidence of insurability). Issue ages are 18 and over.

Dependent Eligibility/Termination

Family members eligible for coverage are your spouse and dependent children. Spouse and child coverage ends when your coverage ends, when you request to terminate dependent coverage, when your spouse or children exhaust all benefits under the coverage, or upon your death. Spouse coverage also ends upon valid decree of divorce. Child coverage also ends when the child reaches age 26, unless the child is disabled and dependent on you for support.

When Coverage Ends

Coverage under the policy and riders ends on the earliest of the following: the date the group policy is terminated; the group policy grace period ends after nonpayment of required premiums; you are no longer actively working for the group policyholder; you or your class are no longer eligible; you submit a written request to terminate the certificate; your death; a false claim is filed; when all benefits have been paid under the policy and riders.

Continuing Your Coverage

You, your spouse, and your child(ren) may be eligible to continue coverage when coverage under the policy ends. Refer to your Certificate of Insurance for details.

Exclusions and Limitations

Conditions and Limits

A diagnosis occurring before your coverage begins is not payable; however, a diagnosis of any covered critical illness after your effective date will be payable. Benefits are subject to all limitations and exclusions. All critical illnesses must meet the definitions and dates of diagnoses stated in the certificate and be diagnosed by a physician while coverage is in effect.

If the first diagnosis of cancer occurs before the effective date of coverage, benefits are paid for a subsequent diagnosis of cancer after the effective date if, after the first diagnosis, the covered person is free of any symptoms and treatment.

Recurrence of Benefits for a Subsequent Critical Illness

Benefit amounts for a recurrence of a critical illness will be paid if diagnosed with a subsequent critical illness for which a benefit was previously paid if the date of diagnosis, loss, or treatment is separated by 6 months after the previous date of diagnosis, loss, or treatment.

Exclusions for: Critical Illness Certificate; Fixed Health Screening Services Rider; Skin Cancer Rider; Specified Condition and Infectious Disease Rider

Benefits are not paid for: intentionally self-inflicted injury; substance abuse, including alcohol, alcoholism, legally obtained prescription medication and illegal use of non-prescribed drugs or narcotics; voluntarily taking or using of any drug, medication, narcotic, or controlled substance, unless administered by a physician or taken according to over-the-counter package directions.

Exclusions for Mental or Nervous Disorder Rider and Substance Abuse Rider

Benefits are not paid for intentionally self-inflicted injury.

We will not pay benefits for conditions diagnosed prior to the effective date of coverage or diagnosed outside of the United States, its territories, or Canada, unless confirmed by a physician in the United States, its territories, or Canada.

This brochure is for use in enrollments situated in TX. This advertisement is a solicitation of insurance; contact may be made by an Agent, Agency, or Representative of The Standard.

Rev. 1/26. This material is valid as long as information remains current, but in no event later than January 1, 2029.

Group Critical Illness benefits are provided under policy form GCIC5, or state variations thereof. Critical Illness Rider benefits are provided under the following rider forms, or state variations thereof: Fixed Health Screening Services Rider GCIC5FHSR; Mental or Nervous Disorder Rider GCIC5MNSAR; Substance Abuse Rider GCIC5MNSAR; Skin Cancer Rider GCIC5SCR; Specified Condition and Infectious Disease Rider GCIC5SCIDR.

The coverage provided is limited benefit supplemental critical illness insurance. The policy is not a Medicare Supplement Policy. If eligible for Medicare, review Medicare Supplement Buyer's Guide available from American Heritage Life Insurance Company.

This is a brief overview of the benefits available under the group policy underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL). Details of the coverage, including exclusions and other limitations, are included in the certificates issued. For additional information, you may contact your Representative at The Standard.

The coverage does not constitute comprehensive health insurance coverage (often referred to as "major medical coverage") and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.



The Standard is the marketing name used by American Heritage Life Insurance Company, a subsidiary of StanCorp Financial Group, Inc. standard.com or standard.com/ahl