

CRITICAL ILLNESS

5Star Life Insurance Company
Group Critical Illness Insurance



Each year,

1.7 million

new cases of cancer are diagnosed in the United States.¹

Every

40 seconds,

an American has a heart attack.²

Heart attacks and heart disease are

2 of the 10 most expensive

conditions treated in U.S. hospitals.²

Financial peace of mind at a critical time

Because of advances in technology and earlier detection, surviving a critical illness like these is likely. However, the cost can be financially devastating due to co-pays, high deductibles, exclusions for new treatments, expensive prescriptions, and lost wages. Did you know that 66.5 percent of all bankruptcies are tied to medical issues?³

5Star Life Insurance Company offers Group Critical Illness Insurance which provides crucial financial protection for first-ever diagnoses of three covered condition groups – cardiovascular conditions, cancer diagnosis, and all other covered conditions. Peace of mind so you take care of your family's financial needs while you focus on treatment and recovery.

GROUP RATES

You cannot be singled out for a rate increase due to health or employment status. Age-banded group rates can only increase on a group basis.

CRITICAL ILLNESS TRIPLE BENEFIT

You receive a cash payment upon the first occurrence of a covered illness. You can receive up to three (3) times the face amount of the policy but cannot collect more than 100% of each category. The plan pays regardless of what your primary insurance covers with no coordination of benefits.

FAMILY COVERAGE

Your spouse can be covered up to 50% of your coverage face amount or \$25,000, whichever is greater. You can also add a \$10,000 benefit for financially dependent children up to age 25 for \$.75 per week.

PORTABLE

You and your family can continue coverage with no loss of benefits or increase in cost should you terminate employment after the first premium is paid. We simply bill you directly.

CONVENIENT

Easy payment through payroll deduction.



¹ American Cancer Society. Cancer Facts & Figures 2019, ² American Heart Association. Heart Disease and Stroke Statistics 2019 At-a-Glance,

³ www.cnbc.com/2019/02/11/this-is-the-real-reason-most-americans-file-for-bankruptcy.html

Underwritten by 5Star Life Insurance Company (a Lincoln, Nebraska company); Administered by NTT Data at 777 Research Drive, Lincoln, NE 68521.

Product available in all states and some U.S. Territories except: CT, NJ, NY, PA, VT, WA, AS, GU, MP.

