



## Financial Peace of Mind at a Critical Time.

### Group Critical Illness\* Coverage

Do you know someone who survived cancer, a heart attack or other critical illnesses? With nearly 3,000,000 critical illness cases being diagnosed each year, most families have experienced the financial hardship associated with the survival of a critical illness. Nearly two-thirds of U.S. bankruptcies are the result of medical expenses and 78%\*\* of those filing for bankruptcy had health insurance. To provide protection during this time of need, 5Star Life Insurance Company is pleased to offer Group Critical Illness Coverage as part of your employee benefits package. This Group Critical Illness Coverage has been designed to allow you an easy and affordable way to provide for your additional financial needs, so you can focus on getting well.



**Affordability** - Low age banded group rates can not be increased individually on a particular insured due to a change in health or employment status, except on a group basis.



**Critical Illness Triple Benefit** - Cash payment upon the first occurrence of a covered illness. Receive up to three (3) times the face amount of your policy. No more than 100% will be paid in each category of critical illness.



**Portability** - You and your family continue coverage with no loss of benefits or increase in cost should you terminate employment after the first premium is paid. If this happens, we can simply bill you directly.



**Children Coverage** - A \$10,000 Children's Benefit can be added to the employee's policy for an additional premium of \$.75/week for dependent children until their 26th birthday.



**Spouse Coverage** - Spouse benefits are available up to 50% of the employee face amount—not to exceed \$25,000.



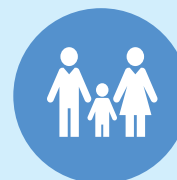
**Convenience** - Premiums are taken care of simply and easily through payroll deductions.

Protecting your financial well being is easier than you think.  
It's like giving up a night out at the movies.



**\$8.00 per ticket** to watch the latest movie on the big screen<sup>1</sup>

or



**\$1.75 per day** to enrich your employee benefits package<sup>2</sup>

It's less expensive than you think.

\* Life insurance product underwritten by 5Star Life Insurance Company (a Baton Rouge, Louisiana company). Home office: 909 N. Washington Street, Alexandria, VA 22314. Administrative office: 777 Research Drive, Lincoln, NE 68521 • 866-863-9158 • www.5starlifeinsurance.com. Product not available in all states

\*\* Harvard Study: Bankruptcy 2009

<sup>1</sup> Provided at Variety's website at: www.variety.com

<sup>2</sup> The premium amount assumes coverage was issued to a 40 year old individual who applied for a coverage amount of \$75,000. Our rates are unisex.

# Covered First-Occurrence Critical Illness Conditions

## CATEGORY ONE - CARDIOVASCULAR CONDITION BENEFIT AMOUNTS

Heart attack. . . . .	100%
Stroke. . . . .	100%
Heart transplant. . . . .	100%
Coronary Bypass Surgery. . . . .	25%
Angioplasty. . . . .	25%

## CATEGORY TWO - CANCER BENEFIT AMOUNTS

Invasive Cancer . . . . . (Diagnosis more than 30 days after effective date of coverage)	100%
Invasive Cancer . . . . . (Diagnosis during the first 30 days of in force coverage)	10%
Cancer In Situ (also called non-invasive) . . . . . (Diagnosis more than 30 days after effective date of coverage)	25%
Cancer In Situ (also called non-invasive) . . . . . (Diagnosis during the first 30 days of in force coverage)	2.5%

## CATEGORY THREE - ADDITIONAL CONDITIONS:

Major Organ Transplant. . . . . (Not covered in Category One)	100%
End-Stage Renal Failure. . . . .	100%
Advanced Alzheimer's disease. . . . .	100%
Paralysis . . . . .	100%
Occupational HIV Infection . . . . .	100%