



Secure Solutions[®] Critical Illness Insurance



- *Lump sum cash benefit paid directly to you*
- *No restrictions on how you use the cash benefit*
- *Money at time of need, when you need it most*



Ease the financial pressures of a serious illness.

Thanks to modern medicine, more people than ever are surviving critical illnesses. Unfortunately, survival can create a huge financial challenge. Critical illness insurance can help families handle the financial difficulties associated with survival.

Answering Financial Challenges

Traditional health insurance may not cover all of the expenses incurred during a critical illness. Medical treatment is more expensive than ever, and survivors often face expenses not covered by their health and disability insurance.

Baltimore Life's critical illness benefits are not tied to any other insurance policy. Your benefits are paid, even if you have insurance that covers all or part of your treatment expenses. Critical illness coverage provides cash that can be used for expenses not usually covered by health insurance, such as:

- Home health care needs
- Non-covered "experimental" treatments
- Lost income of spouse or caregivers
- Housekeeping and child care expenses
- Expenses not covered by insurance, including co-pays and deductibles

Financial benefits when you need them the most

Now, for an affordable price, you can protect yourself and your family from the financial trauma of a serious illness. Critical illness coverage provides the security of knowing that your family will have access to additional funds during this difficult time.

- Full benefits are paid upon diagnosis of cancer, heart attack, kidney failure, major organ transplant or stroke
- Partial benefits are paid upon diagnosis of coronary angioplasty (10%), coronary artery bypass grafting (25%), or carcinoma in situ (10%)
- A lump sum cash payment made directly to you
- Use your cash payment any way you wish
- As long as you pay your premiums when due, we'll never cancel or restrict your policy

Help ensure that your family's financial future remains solid during a serious illness with a Baltimore Life critical illness policy.

Benefits reduce by 50% after age 70; refer to the policy for complete details.



Covered Illnesses*

Full benefits are paid for one of the five diseases or conditions listed below for which positive diagnosis is made by a physician:

- **Cancer** is defined as a malignant tumor characterized by uncontrolled growth of malignant cells and invasion of normal tissue.
- **Heart Attack** refers to an acute myocardial infarction, the death of heart muscle resulting from inadequate blood supply.
- **Kidney Failure** is defined as chronic, irreversible failure of both kidneys to function and requiring regular renal dialysis or kidney transplantation.
- **Major Organ Transplant** is defined as organ transplant from a donor to the insured of bone marrow solely for treatment of cancer or bone marrow failure, or transplant of an entire kidney, liver, heart, lung, or pancreas.
- **Stroke** refers to an acute cerebrovascular event producing neurological damage.

Partial benefits are paid for one of the three diseases or conditions listed below for which positive diagnosis is made by a physician:

- **Coronary Angioplasty** refers to balloon angioplasty, laser angioplasty, or atherectomy to correct narrowing or blockage of one or more coronary arteries. Provides a 10% benefit.
- **Coronary Artery Bypass Grafting** refers to major surgery requiring division of the breastbone to correct narrowing or blockage of one or more coronary arteries with bypass grafts. Provides a 25% benefit.
- **Carcinoma in situ** refers to a malignant neoplasm of epithelial origin that is confined to the basement membrane. Provides a 10% benefit.

Plan Ahead

Critical illness coverage is not about death, it's about survival! Plan ahead to protect yourself and provide for possible financial needs.

**This is not a complete description of the coverages. Specific definitions and restrictions apply to covered critical illnesses. Please refer to the policy for details.*

Benefits reduce by 50% after age 70; refer to the policy for complete details.

The Baltimore Life Insurance Company

Established in 1882, The Baltimore Life Insurance Company insures individuals, families and businesses, providing financial protection to middle income consumers in 49 states and the District of Columbia.

Baltimore Life conducts business with openness and integrity. We strive to make a positive difference in the lives of our policyholders, associates, and in the communities we serve. Above all, we are committed to a conservative, disciplined financial strategy, recognizing that "it's the policyholders' money."

For more information, please visit baltlife.com or call (800) 628-5433.



The Baltimore Life[®]
COMPANIES

The Baltimore Life Insurance Company

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Secure Solutions[®] Critical Illness insurance is underwritten and issued by The Baltimore Life Insurance Company. This brochure is not a contract and descriptions of policy provisions are only partial. Refer to the policy form for definitions, limitations, and exclusions. Use with Policy Form 8337 and state specific variations, where applicable. Product not available in all states.

Form 8178-0517