

Benefit Solutions™ Critical Illness

Features

What is Critical Illness Coverage?

Almost everyone knows someone who has experienced a critical illness of some sort – and survived. As a matter of fact, most individuals who have experienced a critical illness survive the medical event. Unlike life insurance plans, critical illness coverage is designed to help the individual through the financial challenges associated with survival.

Critical illness benefits are not tied to other insurance plans. Benefits are paid even if the survivor has insurance that covers all or only a portion of the treatment expense. Critical illness benefits provide the insured with cash that can be used for related but not covered expenses such as:

- Home health care needs
- Non-covered “experimental” treatments
- Loss of income of spouse or caregivers
- Housekeeping or childcare expenses
- Expenses not covered by insurance, including co-pays and deductibles

Covered Critical Illnesses

Baltimore Life’s critical illness policy pays a full or partial benefit, depending on the illness.

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.

Plan for *life.*



*Critical Illness
insurance
coverage from
Baltimore Life.*

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.

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.

Carcinoma in situ refers to a malignant neoplasm of epithelial origin that is confined to the basement membrane.

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.

Plan Ahead

Benefit Solutions critical illness coverage is not about death, it’s about survival! Plan ahead to protect yourself and provide for possible financial needs. Ask your agent for more details about Benefit Solutions Critical Illness coverage.



The Baltimore Life®
COMPANIES

www.baltlife.com

Issued by The Baltimore Life Insurance Company, Owings Mills, MD