

*The Family Critical Illness Plan*  
from  **CUNA CARIBBEAN INSURANCE**

**IS AH  
GOOD  
THING!**

*Our family is protected with  
the BEST critical illness  
insurance plan!*



**SIGN UP TODAY**

**FOR THE BEST INSURANCE PROTECTION FOR YOUR FAMILY!**

[www.cunacaribbean.com](http://www.cunacaribbean.com)

For All People

A member of  **CUNA MUTUAL GROUP**

# The Family Critical Illness Plan

When a serious diagnosis strikes, there's nothing like the support of your loved ones. Add to that support the **Family Critical Illness Plan** which provides up to \$300,000 in critical illness coverage.<sup>5</sup>

**No medical is required when you sign up, which makes it easy for you and your family to get the insurance coverage you need.**

## Benefits and Special Features

- Take care of the ones you love! The **Family Critical Illness Plan** provides **critical illness coverage for you and up to FIVE of your eligible family members.**<sup>2</sup>
- Access up to 300,000 dollars worth of coverage should you or any one of your covered family members become diagnosed with one of the six specified critical illnesses: **cancer, heart attack, stroke, paralysis, major burns and coma.**<sup>5</sup>
- You or any eligible family member may enrol for coverage under the Family Critical Illness Plan up to age 59, including the day prior to 60th birthday; children may be enrolled prior to age 26.
- Permanently disabled children are covered up to age 75 once enrolled before age 26. Proof of disability is required upon enrolment.
- Qualify easily for coverage with no medical examination required when you sign up!
- Receive benefits for your specified critical illness claims after a brief waiting period of six months. You and your covered family members may receive benefits for a critical illness diagnosis resulting from an accident during the waiting period.
- You and your covered family members are each entitled to receive one lump sum benefit payment for the life of the plan.
- This plan is flexible and allows you to select coverage that is right for you and your family. You may chose coverage amounts for each covered family member that are less than or equal to your coverage.
- If the Plan is still in effect and no claim has been made in relation to an Insured Person, we will refund 50% of premiums paid excluding any interest for that Insured Person upon him/her reaching age 75 or in the case of the insured unmarried child who is not permanently disabled, when he/she marries or reaches 26 years of age (whichever occurs first).

# Your Family Critical Illness Plan Premium:

- Your Family Critical Illness Plan premium is calculated based on an age banded premium rate guide below.
- Premiums for each person covered under the Family Critical Illness Plan will be determined by their attained age and the coverage amount chosen at the time of enrolment.
- Premium amounts for additional coverage for each insured person will be determined by their age and coverage amount chosen at the time of enrolling for additional coverage.<sup>5</sup>
- The premium amount payable for each coverage amount applied for, remains the same for that coverage amount throughout the lifetime of the Plan for each insured person.<sup>3</sup>

Choose from one of the first four plans (up to \$200,000) when you enrol, with the option to purchase additional coverage after the six-month waiting period, to the maximum of \$300,000.

## Your monthly premium options:

Age Band (Yrs)	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000 <small>This coverage option is available after the first six months</small>
<35	\$36.50	\$73.00	\$109.50	\$146.00	\$182.50
35-44	\$75.00	\$150.00	\$225.00	\$300.00	\$375.00
45-54	\$157.00	\$314.00	\$471.00	\$628.00	\$785.00
55-59	\$236.50	\$473.00	\$709.50	\$946.00	\$1,182.50

## Your eligible family members' monthly premium options:

Age Band (Yrs)	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000 <small>This coverage option is available after the first six months</small>
<35	\$32.85	\$65.70	\$98.55	\$131.40	\$164.25
35-44	\$67.50	\$135.00	\$202.50	\$270.00	\$337.50
45-54	\$141.30	\$282.60	\$423.90	\$565.20	\$706.50
55-59	\$212.85	\$425.70	\$638.55	\$851.40	\$1,064.25

Your insurance coverage must be equal to or higher than the coverage amounts selected for your eligible family members.

## Individual Benefits under the Family Critical Illness Plan will discontinue:

- Upon written request by you or any of your covered family members who are over the age of 18 and chose to terminate coverage.
- If you do not pay your monthly Family Critical Illness Plan premium before the end of the 31-day grace period provided.
- After you or any of your covered family members have received payment from a Family Critical Illness Plan claim<sup>4</sup>.
- When a dependent child who is not permanently disabled and is covered under your Family Critical Illness Plan marries or reaches the age of 26 years, whichever occurs first.
- When all other covered family members reach age 75.
- Once you or any of your covered family members have passed away.
- If your credit union or Family Critical Illness Plan provider terminates the Group Insurance Policy.

## EXCLUSIONS:

You will not receive benefits if diagnosis of one of the covered critical illnesses is caused by:

- Wilful self-inflicted injury or illness
- Wilful abuse of drugs and/or alcohol
- Committing or attempting to commit a crime or involvement in criminal activity
- Wilful ingestion of poisonous substances or willful inhalation of poisonous gases or vapours
- Pre-existing conditions
- Physical/bodily injury caused by external and violent means save where the Insured Member was an innocent victim
- Injury, illness, or death resulting directly or indirectly from nuclear reaction, radiation or radioactive contamination.

Acquired Immune Deficiency Syndrome (AIDS), AIDS related complex or infection by HIV virus:

Benefits under this plan are not payable if the diagnosis of a covered critical illness results either directly or indirectly from AIDS, AIDS related complex or infection by HIV virus, during the first five years of continuous coverage, immediately after the effective date of enrolment.

#### Non Duplication:

In no event may an Insured Person be insured on more than one Family Critical Illness Plan at any given time.

#### Pre-Existing Condition:

We will not pay a benefit if an Insured Person is diagnosed with a Critical Illness caused either directly or indirectly by any disease, health condition or bodily injury for which the Insured Person received medical advice, consultation, diagnosis or treatment prior to the Effective Date of the Plan.<sup>1</sup>

## Filing a claim

To file a Critical Illness claim, you must complete and submit a Claim Form along with a detailed medical report signed by an attending physician and other supporting medical reports from the specialist qualified in the respective field.

We reserve the right to request additional reports and information regarding your claim submission.

The information provided in this brochure is only a brief description of the insurance coverage. For complete details, please contact your credit union or Family Critical Illness Plan provider. <sup>1</sup>Conditions apply. <sup>2</sup>Apart from yourself, you may enrol a maximum of five eligible family members on the plan, including: your spouse or significant other, a combination of up to two persons from your parents or parents-in-law or children under the age of 26. Additional enrolment is subject to the specifications outlined in the Policy. <sup>3</sup>Premium rates are subject to change based on the product experience. <sup>4</sup>Claims under the Family Critical Illness Plan must be accompanied by confirmed diagnosis from a certified medical physician. <sup>5</sup>You or your covered family members may enrol for a maximum of \$200,000 in critical illness when you first enrol. You and your covered family members will have the option to upgrade your coverage to the maximum \$300,000 after the six-month waiting period and subject to the specifications outlined in the policy.

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Sign up for the Family Critical Illness Plan today!

For more information speak to your credit union representative or Family Critical Illness Plan provider or call CUNA Caribbean Insurance at 628-CUNA (2862) or email us at [customerservice@cunacaribbean.com](mailto:customerservice@cunacaribbean.com) or [ccisales@cunacaribbean.com](mailto:ccisales@cunacaribbean.com).



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