

One Less Worry

We hope it never happens to you, but if a critical illness occurs, we want to help. Most people do not have the financial means to fund a critical illness such as a heart attack or cancer. Our strategy is to help you and your family financially. Our critical illness insurance helps with the treatment costs of life-changing illnesses, so you can stay focused on recuperation. We make it affordable and easy to obtain, providing you with one less thing to worry about as you recover from your illness.



CRITICAL ILLNESS

FEATURE	DETAILS
Coverage	Pays a one-time Fixed Indemnity amount for the First Occurrence Benefit shown in the Schedule of Benefits if one of the following Specified Health Events first occurs in the Insured person's lifetime: <ol style="list-style-type: none"> 1. Heart Attack; 2. Stroke; 3. Life Threatening Internal Cancer; 4. End Stage Renal Failure; 5. Major Organ Transplant; or 6. Permanent Paralysis.
Enrollment Period	Open Enrollment or Life Event
Excludes Pre-existing condition	Yes, within past 12 months
Benefit Waiting Period	30 days
Benefits	\$5000 to \$25000 increments of \$5k
Maximum Benefit	Payable per critical illness
Dependent Coverage	Spouse and Children
Deductible	No
Benefit Period	First occurrence of covered illness
Availability	Available in most states, policies and coverage may vary by state. Please contact your OptiMed Representative for details.

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DEFINITIONS	
TERM	MEANING
End-Stage Renal Failure	Irreversible failure of the function of both kidneys requiring an Insured Person to undergo regular hemodialysis or peritoneal dialysis at least weekly.
Heart Attack	The death of a portion of heart muscle (myocardium) resulting from a blockage of one or more coronary arteries.
Life Threatening Internal Cancer	Means a malignant tumor characterized by the uncontrolled growth and spread of malignant cells and invasion of tissue including leukemia and Hodgkin's Disease (except Stage 1 of Hodgkin's Disease). The disease must be supported by histological evidence of malignancy. Life Threatening Internal Cancer does not include: <ol style="list-style-type: none"> 1. Pre-malignant tumors or polyps; 2. Cancer in-situ; 3. Intraductal non-invasive carcinoma of the breast; 4. Carcinoma of the appendix; 5. Stage 1 transitional carcinoma of the urinary bladder; 6. Any skin cancers other than melanomas; 7. Stage 1 Hodgkin's Disease; or 8. Tumors in presence of HIV.
Major Organ Transplant	Means a surgery in which an Insured Person receives, as a result of a surgical transplant, one or more of the following organs: <ol style="list-style-type: none"> 1. Kidney; 2. Liver; 3. Heart; 4. Heart-lung; 5. Lung; or 6. Pancreas. It does not include transplants involving mechanical or nonhuman organs.
Permanent Paralysis	Means spinal cord injuries resulting in paraplegia or quadriplegia (complete and total loss of use of two or more limbs) confirmed by the Insured Person's attending Doctor.
Stroke	Means an acute cerebral vascular incident producing permanent, neurological impairment and resulting in paralysis of other measurable objective neurological defect persisting for at least 30 days. Diagnosis of a Stroke must be evidenced by a clinical picture of permanent neurological damage provided from a CAT scan and/or an MRI, or such other diagnostic tests as may be required. It does not include Transient, Ischemic Attacks and attacks of Vertebrobasilar Ischemia.

22 Technology Parkway South, Atlanta, GA 30092

www.UGPinc.com • www.OptiMedHealth.com

sales@OptiMedHealth.com

800-482-8770