

A little help when you're not 100%.

Critical Illness Insurance

HEARTLAND CENTER for behavioral change

Heartland Center for Behavioral Change

Critical Illness Insurance which we call Critical Illness Benefits provides a lump-sum payment upon diagnosis of a covered illness, such as cancer, heart attack, or stroke. This benefit can be used to cover medical expenses, lost income, or other financial burdens, offering peace of mind and financial support during a challenging time.

If you have any questions about your benefit options, visit https://heartlandcbc.pasito.ai/r/benefits_package_page

What are Critical Illness Benefits?

To support your financial well-being, Heartland Center for Behavioral Change is offering Critical Illness Benefits for all eligible employees. This coverage is paid by you and is available for yourself and your eligible dependents. It offers cash payments if you are diagnosed with a covered serious illness, such as cancer, heart attack, or stroke. These payments can help you manage unexpected costs and give you greater control over your finances. You must be actively at work with you employer on the day your coverage takes effect. Use it for things like:

- **Mortgage or Rent**
- **Out-of-Pocket Medical Costs**
- **Travel for Treatment**
- **Everyday Living Expenses**

Critical Illness plan benefits.

For Yourself: $5,000, $10,000, $15,000, $20,000, $25,000, or $30,000
For Your Spouse/ Partner: 100% of your coverage amount
For Your Children: 50% of your coverage amount

Stay proactive about your health and get rewarded.

Health Screening Benefit: When you or a covered family member complete an eligible preventive screening like an annual physical, mammogram, colonoscopy or biometric blood test, you'll receive $50 per person, per calendar year directly to you. It's a simple way to offset the cost of routine check-ups while maximizing your benefits.

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How Critical Illness Benefits work:

David's Story[1]

David always considered himself healthy, but one morning, he felt an intense pain in his chest and was rushed to the hospital. He'd suffered a heart attack and needed immediate surgery followed by weeks of recovery and cardiac rehab.

Fortunately, David had signed up for Critical Illness insurance through work. After his diagnosis, he received a lump-sum cash benefit that helped cover expenses his health insurance didn't—like hospital bills, transportation to appointments, and everyday costs while he was out of work.

With the financial support from his Critical Illness coverage, David could focus on getting better without worrying about his bills.

Here's how you and your family can benefit from this coverage if something happens to you:

Married with kids, lots of expenses

Lump-sum payout helps cover family bills and daily costs while you recover.

Single parent, multiple responsibilities

Gives you financial breathing room so you can focus on getting better, not bills.

Dual income, no kids

Covers lost income or out-of-pocket medical expenses without draining savings.

Growing children, aging parents

Helps you manage care costs for your kids or parents if a major illness hits.

Single and carefree

Protects your income and lifestyle so that a diagnosis doesn't derail your finances.

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THIS POLICY PROVIDES LIMITED BENEFITS FOR SPECIFIED DISEASES ONLY. IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE POLICY. This limited benefit plan (1) does not constitute major medical coverage, and (2) does not satisfy the individual mandate of the Affordable Care Act (ACA) because the coverage does not meet the requirements of minimum essential coverage.

Critical Illness Form Series includes GBD-2600, GBD-2700, GBD-3600, GBD-3700, or state equivalent. Not available in all states.

In New York: This policy provides limited benefits health insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

1Critical Illness is referred to as "Specified Disease" in New York.

2This case illustration is fictious and for illustrative purposes only.

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Heartland Center for Behavioral Change Critical Illness Benefits		
Cancer & Benign Tumor Category	**Initial Occurrence Benefit Amount:**	**Reoccurrence Benefit Amount:**
Cancer (Invasive)	100%	100%
Carcinoma in Situ (Non-Invasive)	100%	100%
Skin Cancer	$250	None
Bone Marrow Failure	100%	None
Benign Brain or Spinal Cord (Intradural) Tumor		
• Advanced Diagnosis	100%	None
Heart & Vascular Category	**Initial Occurrence Benefit Amount:**	**Reoccurrence Benefit Amount:**
Heart Attack (Myocardial Infarction)		
• ST-Segment Elevation Myocardial Infarction (STEMI)	100%	100%
• Non-ST Segment Elevation Myocardial Infarction (NSTEMI)	25%	100%
Coronary Artery Disease		
• Minor Diagnosis	10%	100%
• Major Diagnosis	100%	100%
Stroke • Without Impairment (including Transient Ischemic Attack (TIA)) • Mild Stroke • Moderate Stroke • Severe Stroke	 10% 10% 25% 100%	 None 100% 100% 100%
Abdominal or Thoracic Aortic Aneurysm		
• Major Diagnosis	100%	100%
Major Organ Category	**Initial Occurrence Benefit Amount:**	**Reoccurrence Benefit Amount:**
Major Organ Failure	100%	100%
End Stage Renal Disease (ESRD)	100%	None
Acute Respiratory Distress Syndrome (ARDS)	25%	None
Neurological Conditions Category	**Initial Occurrence Benefit Amount:**	**Reoccurrence Benefit Amount:**
Dementia (includes Alzheimer's Disease)		
• Advanced Diagnosis	100%	None
Parkinson's Disease		
• Advanced Diagnosis	100%	None
Amyotrophic Lateral Sclerosis (ALS or Lou Gehrig's)		
• Advanced Diagnosis	100%	None
Multiple Sclerosis		
• Advanced Diagnosis	100%	None
Chronic/Progressive & Infectious Conditions Category	**Initial Occurrence Benefit Amount:**	**Reoccurrence Benefit Amount:**
Severe Infectious Disease • Major Diagnosis	25%	None

Functional Loss & Catastrophic Conditions Category	Initial Occurrence Benefit Amount:	Reoccurrence Benefit Amount:
Coma	100%	None
Loss of Hearing	100%	None
Loss of Sight	100%	None
Loss of Speech	100%	None
Permanent Paralysis	100%	None
Child Conditions Category	**Initial Occurrence Benefit Amount:**	**Reoccurrence Benefit Amount:**
Cerebral Palsy		
• Early Diagnosis	10%	None
• Advanced Diagnosis	100%	None
Congenital Metabolic Disorder	100%	None
Congenital Heart Disease	100%	None
Genetic Disorder	100%	None
Structural Congenital Defect	100%	None
Type 1 Diabetes	100%	None
Additional Benefits	**Benefit Amount:**	**Benefit Maximum:**
Health Screening Benefit	$50	Once per policy year