



For All People

THE FAMILY CRITICAL ILLNESS PLAN



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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 coverage⁵.

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.**²
- 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 covered critical illnesses: **cancer, heart attack, stroke, paralysis, major burns and coma** ⁵.
- You or any adult may enroll 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 enrollment.
- Qualify easily for coverage with no medical examination required when you sign up!
- Receive benefits for your 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 own.
- 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).

Individual Benefit under the Family Critical Illness Plan will discontinue:

- If you or any one of your covered family members chooses to terminate coverage.
- If you do not pay your monthly Family Critical Illness Plan premium before the end of the grace period provided.
- After you or any of your covered family members has received payment from a Family Critical Illness Plan claim⁴.
- 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 family members reach age 75.
- Once you or any of your covered family members has passed away.

Your Family Critical Illness Plan Premium:

- Your Family Critical Illness Plan premium is calculated based on an age banded premium rate guide that is available at your credit union or Family Critical Illness Plan provider.
- Premiums for each person covered under the Family Critical Illness Plan will be determined by their age indicated on the approved application and coverage issued by us.
- 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.

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 effective date of enrolment.

Non Duplication:

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

Pre-Existing Condition:

We will not pay a benefit if an Insured Person is diagnosed with a Critical Illness caused either directly or indirectly from 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.¹

Filing a claim

You must complete a Claim Form as proof of diagnosis to receive the critical illness benefit. The claim form must be accompanied by a detailed medical report signed by the attending specialist (qualified in the respective field) of the Insured Person. We may ask for additional proof or information to determine benefits.

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. ¹Conditions apply. ²Apart from yourself, you may enrol a maximum of five eligible family members on the plan, including: your spouse or significant other, parents or parents-in-law or children under the age of 26. Additional enrolment is subject to the specifications outlined in the Policy. ³You may enrol for the Family Critical Illness Plan up to age 59, including the day prior to your 60th birthday; children may be enrolled prior to age 26. ⁴Claims under the Family Critical Illness Plan must be accompanied by confirmed diagnosis from a certified medical physician. ⁵ You or your covered family members may receive a critical illness benefit of up to \$300,000, following the initial enrolment and subject to the specifications outlined in the policy and the six-month waiting period.

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Sign up for the Family Critical Illness Plan today!
For more information ask 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 or ccisales@cunacaribbean.com.



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Age Band (Yrs)	Coverage Option – Primary Insured				Monthly Premium Per Person	
	\$50,000	\$100,000	\$150,000	\$200,000		
<35	\$36.50	\$73.00	\$109.50	\$146.00		
35-44	\$75.00	\$150.00	\$225.00	\$300.00		
45-54	\$157.00	\$314.00	\$471.00	\$628.00		
55-59	\$236.50	\$473.00	\$709.50	\$946.00		

The Primary Insured may select from four (4) coverage options for themselves and their eligible family members, upon initial enrollment.

They may opt to increase their coverage to the maximum \$300,000 after the six-month waiting period has elapsed. Coverage increases can only be done once a year/once every 12 months of continuous coverage.

BENEFIT INFORMATION

1. The monthly premium payable for the Primary Insured is based on the issue age and the selected coverage limit.
2. The maximum enrollment age for adults is 59 years up to and including day before the 60th birthday and 25 years in the case of the Primary Insured's children.
3. Termination age is 26 years for the Primary Insured's unmarried children who are not permanently disabled and 75 years for all other Insured Persons.
4. The premium amount payable for each coverage amount applied for remains the same for that coverage amount throughout the lifetime of the certificate for each Insured Person.
5. The Primary Insured will be required to collect the benefit for all Insured Persons once alive and medically able to do so.