

# Critical Illness Insurance

Wellabe's Critical Illness insurance empowers people to customize valuable coverage that makes it easier for them to focus on what matters.

- Provides flexible protection not found anywhere else
- Complements Medicare Supplement coverage
- Protects couples and families on the same policy
- Covers multiple illnesses, including cancer, heart attack, and stroke diagnoses
- Offers customization with riders, including restoration after full recovery



## QUALITY PROTECTION. QUALITY SERVICE.

Clients can choose to cover the conditions that matter to them most. They'll start by selecting their preferred base policy, then add riders for additional coverage of cancer, heart attack, stroke, or other conditions such as skin cancer, blindness, deafness, end-stage renal failure, major organ failure, or an organ transplant.

### STEP 1: SELECT A BASE PLAN

#### Cancer policy<sup>1</sup>

Cancer diagnosis or malignant melanoma diagnosis: 100% of benefit paid

- Cancer in situ diagnosis: 25% of benefit paid
- Skin cancer diagnosis: No benefits paid, unless the optional Skin Cancer rider is selected

#### Heart attack and stroke policy<sup>2</sup>

- Heart attack or stroke diagnosis: 100% of benefit paid
- Coronary angioplasty with or without stent, heart valve replacement or repair, coronary artery bypass graft, cardiac aortic surgery: 25% of benefit paid

### STEP 2: CUSTOMIZE WITH OPTIONAL RIDERS

#### Cancer policy<sup>1</sup>

- Skin Cancer Lump Sum rider
- Radiation and Chemotherapy Lump Sum rider
- Cancer and Cancer in Situ Lump Sum Restoration rider
- Specified Disease Lump Sum rider
- Heart Attack and Stroke Lump Sum rider
- Heart Attack and Stroke Lump Sum with Restoration rider

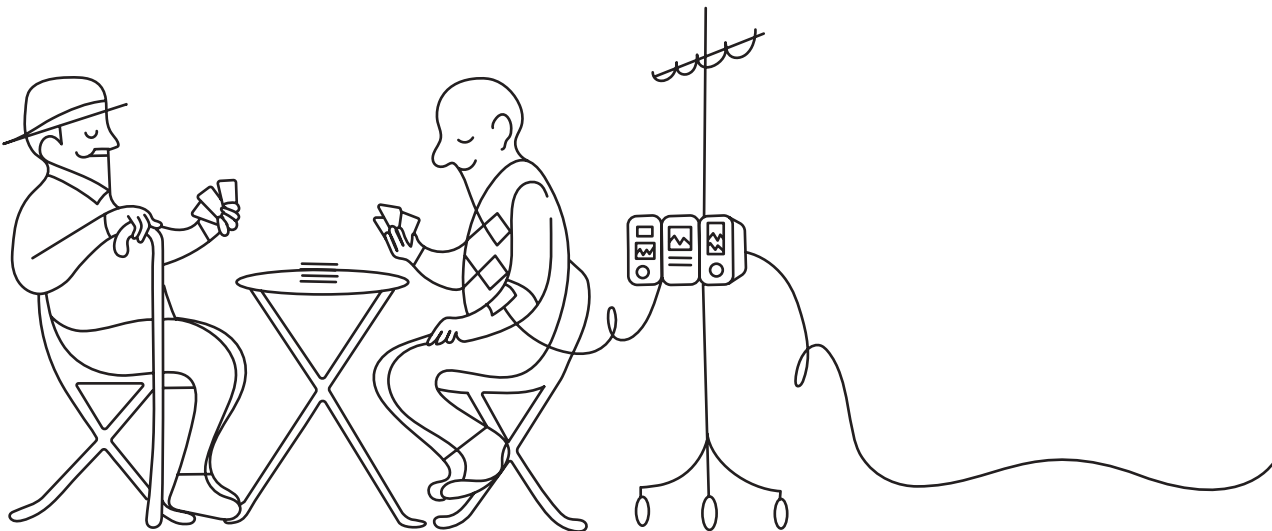
#### Heart attack and stroke policy<sup>2</sup>

- Heart Attack and Stroke Lump Sum Restoration rider

## By the numbers

- Every 40 seconds, someone in the United States has a heart attack or stroke.<sup>3</sup>
- More than 2 million new cancer cases<sup>4</sup> are expected to be diagnosed in the United States in 2025.<sup>5</sup>
- Every year in the United States, nearly 805,000 people have heart attacks — 200,000 have had them before.<sup>3</sup>
- More than 795,000 people experience a stroke each year in the United States. About 185,000 — nearly 1 in 4 — have had previous strokes.<sup>3</sup>

Plan benefits	
<b>Benefit</b>	Coverage for qualifying diagnosis
<b>Lump sum cash benefit</b>	\$1,000 increments, from \$5,000 to \$100,000
<b>Issue ages</b>	18–89 years old
<b>Couple and Family plans</b>	For couples to receive the same benefits, the spouse must elect the same coverage
<b>Dependent children</b>	Receive 25% of the benefit
<b>Minimal limitations</b>	6-month pre-existing condition limit <sup>7</sup> , 30-day waiting period <sup>6</sup>
<b>30-day right to return<sup>7</sup></b>	Policyholders can cancel within 30 days to receive a full refund, less any claims paid



### FOOTNOTES

1. Cancer and Cancer in Situ Lump Sum Policy
2. Heart Attack and Stroke Lump Sum Policy
3. Tsao CW, Aday AW, Almarzooq ZI, et al. Heart disease and stroke statistics—2023 update: a report from the American Heart Association. *Circulation*. 2023;147:e93–e621.
4. Excluding non-melanoma skin cancers
5. American Cancer Society, Inc. Surveillance and Health Equity Science. Cancer Facts & Figures 2025. 2025; 3. <https://www.cancer.org/content/dam/cancer-org/research/cancer-facts-and-statistics/annual-cancer-facts-and-figures/2025/2025-cancer-facts-and-figures-acf.pdf>
6. In KS, waiting period waived if already met under an existing specified disease policy or a specified disease policy that is being replaced. In MO, no waiting period.
7. May vary by state.

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