

# BLUE STAR HOSPITALITY, LLC

## Principle Insurance Company



### TROUT INSURANCE SERVICES, INC



## **NEW - Critical Illness Protection --**

Lump Sum Cash Benefit paid upon diagnosis for covered illness - Heart Attack, Cancer, Stroke, MS, Coma , etc - see below

\$ 30,000 of coverage available without health questions.

Sample Rates (2 wk pay) Age 32 - \$ 6.70, Age 42 - \$ 10.40 Age 47 - \$ 14.57, Age 52- \$ 20.66

# Understand the ins and outs of critical illness insurance

Coverage that helps pay the expenses associated with having a serious illness

Life doesn't always go as expected. Serious illnesses happen. And while medical insurance helps pay for medical expenses, and disability insurance replaces a portion of lost income, they don't cover all the costs associated with having a serious illness.

That's why Principal® offers a way to help employees financially prepare for their expenses if the unexpected happens. With critical illness insurance, when a covered employee or family member is diagnosed with a specific critical illness, they receive a lump-sum cash benefit to use any way they choose, regardless of other insurance they have or actual expenses incurred.

## Covered illnesses

- Alzheimer's disease
  - Amyotrophic lateral sclerosis
  - Benign brain tumor
  - Carcinoma in situ (25% benefit)
  - Coma<sup>1,2</sup>
  - Coronary artery disease (25% benefit)
  - Heart attack
  - Invasive cancer
  - Loss of hearing<sup>1</sup>
  - Loss of sight<sup>1</sup>
  - Loss of speech<sup>1</sup>
  - Major organ failure
  - Multiple sclerosis
  - Occupational infectious disease<sup>3</sup>
  - Paralysis<sup>1</sup>
  - Parkinson's disease
  - Skin cancer (\$250)<sup>2,3</sup>
  - Specified infectious disease<sup>4</sup>
  - Stroke
- Childhood conditions:**
- Cerebral palsy
  - Cleft lip/palate
  - Cystic fibrosis
  - Down syndrome
  - Muscular dystrophy
  - Spina bifida

## Product specifications

<b>First occurrence</b>	Benefits are payable the first time a critical illness is incurred under the policy, subject to pre-existing condition limitations.
<b>Multiple payouts</b>	<ul style="list-style-type: none"> <li>• Benefits for a first occurrence of a different critical illness are payable if incurred more than 12 months after the preceding critical illness.<sup>5</sup></li> <li>• Benefits for additional occurrences of carcinoma in situ, coronary artery disease, heart attack, invasive cancer, major organ failure, and stroke are payable if incurred more than 12 months after the preceding critical illness and 12 months treatment-free.<sup>6</sup></li> </ul>
<b>No maximum lifetime benefit</b>	A maximum lifetime benefit doesn't apply.
<b>Pre-existing conditions<sup>7</sup></b>	6 months prior/12 months insured.
<b>Spouse/child coverage</b>	<ul style="list-style-type: none"> <li>• Spouse benefit up to 50% of employee benefit.</li> <li>• Children are automatically covered for 25% of the employee's benefit for no additional cost.</li> </ul>
<b>Health screening benefit for preventive care<sup>8</sup></b>	<ul style="list-style-type: none"> <li>• Employers have the option to remove.</li> <li>• \$50/year for each employee, covered spouse, and dependent child.</li> </ul>