

Critical Illness Insurance

Keep your finances healthy even if you get sick

WHAT YOU GET

- + Up to \$30,000 cash if you are diagnosed with a critical illness such as cancer, heart attack or stroke
- + Cash to use as you like for bills, child care, etc.
- + \$75 annually for preventive tests or routine exams

Visit us at mosaicgroup.com

This product is underwritten by USABLE Life



If you get sick, will your bank account recover?

HOW IT WORKS FOR YOU

No one wants to think about becoming critically ill, but we all know it can happen to just about anyone. In fact, you probably know someone who has had a major illness such as cancer, a heart attack or stroke. And though many who get sick have a family history of illness, not everyone does.

While health insurance pays for many illness-related expenses, it simply wasn't designed to cover things like mortgage payments, transportation costs, child care or lost income. Is your family prepared to cover out-of-pocket costs should you be diagnosed with a major illness?

That's where the USABLE Critical Illness insurance offered by Mosaic Group can help. It pays a non-taxed, lump sum, cash benefit – up to \$30,000 – directly to you, regardless of any other insurance coverage you may have. This added security enables you and your family to focus on what really matters – your health and your time together.

Coverage is very affordable

For as little as \$4.44 a month,¹ you can get cash to help you meet your financial needs in the event that you are diagnosed with a covered illness. And you can use that money on whatever you wish – medical or otherwise. To determine your specific monthly premium, see the rate chart included with this brochure.

What is Critical Illness insurance?

It's protection. It's peace of mind. In the event of a serious illness, such as cancer, heart attack or stroke, Critical Illness insurance pays a non-taxed, lump sum of cash – \$10,000, \$20,000 or \$30,000 – depending on the amount of coverage you select. It is paid directly to you upon the first positive diagnosis of a covered illness.²

Features and benefits:

- + Cash payments are paid directly to you
- + Benefits are payable regardless of whether you have any other insurance coverage
- + Coverage is also available to eligible family members
- + Your policy is guaranteed renewable for your lifetime³
- + You also get \$75 cash back for preventive tests or routine exams

Cash to keep you healthy

At no additional cost, your Critical Illness insurance also includes a wellness benefit.⁴ It pays you back a total of \$75 per year for common exams such as mammography, colonoscopy, pap smear, cholesterol and diabetes screenings and more. For a full list of qualifying tests and exams, visit mosaicgroup.com.

What's covered?

The below table indicates the percentage of the total benefit amount that will be paid out for the illness or treatment listed. For example, if you select a \$20,000 plan with cancer coverage and are diagnosed with cancer, your plan will pay out 100% of the total benefit or \$20,000. If you have coronary bypass surgery, your plan will pay out 25% or \$5,000.

Covered Illnesses/Procedures	With Cancer Coverage	Without Cancer Coverage
Cancer	100%	N/A
Heart Attack	100%	100%
Stroke	100%	100%
End Stage Renal Disease	100%	100%
Amyotrophic Lateral Sclerosis (Lou Gehrig's Disease)	100%	100%
Quadriplegia	100%	100%
Major Organ Transplant Surgery	100%	100%
Coronary Artery Bypass Surgery ⁵	25%	25%
Balloon Angioplasty, Stent or Laser Relief Procedure ⁵	10%	10%
Carcinoma in Situ ^{5,6}	10%	N/A

Monthly Premiums – Non-Nicotine with Cancer Coverage

Age	\$10,000 Benefit	\$20,000 Benefit	\$30,000 Benefit
18-29	\$4.44	\$8.88	\$13.32
30-39	\$7.24	\$14.48	\$21.72
40-49	\$11.36	\$22.72	\$34.08
50-59	\$17.48	\$34.96	\$52.44
60-64	\$23.48	\$46.96	\$70.44

To determine your specific premium, please refer to the detailed rate sheet, which also includes premiums for children and nicotine users (with and without cancer coverage).

FOR
MORE
DETAILS

Contact your Authorized Mosaic Group Agent at **1-888-731-2235** or visit **mosaicgroup.com**



Mosaic Group offers Dental BlueSM from Blue Cross and Blue Shield of North Carolina.

About Mosaic Group

Mosaic Group is an independent, full-service insurance agency and an authorized agent of Blue Cross and Blue Shield of North Carolina (BCBSNC) – the most trusted health insurer in North Carolina.⁷ Mosaic Group has provided affordable supplemental insurance products to BCBSNC members for over 40 years.

Our partnership with multiple supplemental insurance carriers allows us to offer flexible choices and competitive rates. In addition to Critical Illness insurance, our offerings include Dental, Term Life, Accident and Hospital Confinement insurance. These products provide peace of mind when you need it most.

Authorized agency of:



**BlueCross BlueShield
of North Carolina**



Live life. You're covered.[®]

FOR
MORE
DETAILS

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at **1-888-731-2235** or visit **mosaicgroup.com**

Your satisfaction is guaranteed

We're confident you'll be pleased with the coverage you receive. If you are not satisfied with your policy within the first 30 days, we will refund your premium.⁸

- 1 \$4.44 a month rate quoted for \$10,000 of Critical Illness coverage for a non-nicotine-using, North Carolinian 18-29 years old. This product is underwritten by USABLE Life.
- 2 No benefits will be paid for a specified critical illness diagnosed during the first 30 days following any covered person's effective date of coverage. If the date of diagnosis of any covered person's specified critical illness occurs during the waiting period, the insured may choose to either: (a) cancel this policy and have all premiums returned; or (b) to maintain coverage under this policy without coverage for the specified critical illness until the policy has been in effect for 12 months. This product is underwritten by USABLE Life.
- 3 On the policy anniversary following attainment of age 75, the face amount of all benefits will be restated as 50% of the remaining amount payable. The covered person's coverage terminates when 100% of the face amount has been paid. The Critical Illness policy is guaranteed renewable during the covered person's lifetime. USABLE Life may change the premium rate, but only if the rate is changed for all policies in the covered person's state.
- 4 Payable once per insured person per calendar year.
- 5 Coronary Artery Bypass Surgery, Balloon Angioplasty, Stent, Laser Relief Procedure, or Carcinoma in Situ benefits are each payable only once per covered person. If one or more of these benefits are paid, the remaining amount payable will be the original face amount reduced by all prior benefit payments.
- 6 Maximum payment of \$5,000.
- 7 BCBSNC Brand Tracking Study; Prophet; March 2013.
- 8 30-day right to examine policy: This Critical Illness insurance policy is a legal contract between the owner and USABLE. Please read it carefully. It is important that you are satisfied with this policy. If you are not satisfied, you may return the policy to USABLE or to your agent within 30 days after you receive it. USABLE will refund all the premiums you have paid. The policy will be deemed void from the policy date.

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Critical Illness Insurance Monthly Premiums

Determining your premium:

1. Select appropriate table by desired benefit amount:
\$10,000, \$20,000 or \$30,000
2. Select desired cancer coverage: with or without coverage for cancer
3. Select your nicotine usage: non-nicotine or nicotine
4. Select the age range for the applicant and read across to the appropriate column to see your monthly premium

\$10,000 Benefit				
	WITH CANCER COVERAGE		WITHOUT CANCER COVERAGE	
Age	NON-NICOTINE	NICOTINE	NON-NICOTINE	NICOTINE
18-29	4.44	9.16	2.96	5.04
30-39	7.24	16.76	4.60	9.36
40-49	11.36	29.60	7.00	16.36
50-59	17.48	47.36	10.40	25.64
60-64	23.48	59.48	13.76	32.32

\$20,000 Benefit				
	WITH CANCER COVERAGE		WITHOUT CANCER COVERAGE	
Age	NON-NICOTINE	NICOTINE	NON-NICOTINE	NICOTINE
18-29	8.88	18.32	5.92	10.08
30-39	14.48	33.52	9.20	18.72
40-49	22.72	59.20	14.00	32.72
50-59	34.96	94.72	20.80	51.28
60-64	46.96	118.96	27.52	64.64

\$30,000 Benefit				
	WITH CANCER COVERAGE		WITHOUT CANCER COVERAGE	
Age	NON-NICOTINE	NICOTINE	NON-NICOTINE	NICOTINE
18-29	13.32	27.48	8.88	15.12
30-39	21.72	50.28	13.80	28.08
40-49	34.08	88.80	21.00	49.08
50-59	52.44	142.08	31.20	76.92
60-64	70.44	178.44	41.28	96.96

For children

\$5,000 Benefit		\$10,000 Benefit	
WITH CANCER COVERAGE	WITHOUT CANCER COVERAGE	WITH CANCER COVERAGE	WITHOUT CANCER COVERAGE
1.46	.82	2.92	1.64

The table above indicates rates by age, cancer coverage, nicotine use and benefit amount. Rates are estimates and subject to change. This product is underwritten by USABLE Life. U10017, 6/14

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