



LOOKING AHEAD: CRITICAL CHOICE INSURANCE POLICIES

Additional financial support if you face a serious diagnosis.

Together, all the way.®



Critical Choice First Diagnosis Cancer and First Diagnosis Heart Attack & Stroke Insurance
Insured by Loyal American Life Insurance Company

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Why Critical Choice?

At Cigna, we care about your health and well-being. And we'll be there for you every step of the way. A Critical Choice First Diagnosis Cancer policy or First Diagnosis Heart Attack & Stroke policy lets you choose your own benefit amount. And provides a lump-sum benefit to help pay bills if you – or a covered family member – are first diagnosed with a serious illness covered by your policy.

What our base policy offers

- › Lump-sum benefits from \$5,000 to \$50,000 to use any way you need
- › Cash benefit can be paid directly to you or to anyone you choose
- › Coverage for you and your dependents
- › Issue ages from 18–80
- › Pays regardless of any other insurance you may have
- › Guaranteed renewable for life¹
- › Optional riders for flexibility²

Financial help when you need it

You can't predict the future. So it's good to plan ahead. With a Critical Choice First Diagnosis Cancer or First Diagnosis Heart Attack & Stroke Insurance policy, you will receive a cash benefit to help pay bills after a critical event occurs.

Once you have received a lump-sum payment, you can use this money to pay for medical or any other type of living expenses, including:

- › Deductibles/coinsurance
- › Prescription drugs
- › Rehabilitation
- › Extended hospital stays
- › Experimental therapy
- › Unexpected expenses

How it works

Choose a base policy

- › Choose either a First Diagnosis Cancer or a First Diagnosis Heart Attack & Stroke Insurance policy

Enhance your coverage⁴

For an additional premium you may be able to add:

- › A First Diagnosis Cancer rider to your First Diagnosis Heart Attack & Stroke policy
- › A First Diagnosis Heart Attack & Stroke rider to your cancer policy
- › A specified disease rider
- › An Accidental Death & Dismemberment rider



Did you know?

In the United States, men have slightly less than a one-in-two lifetime risk of developing cancer.

For women, the risk is a little more than one in three.³

1. Subject to the company's right to increase premiums on a class basis.

2. May not be available in all states. Subject to an additional premium.

3. Source: American Cancer Society, "Cancer Facts & Figures 2015," page 1.

4. May not be available in all states.

Adding additional protection value

Sometimes life throws you a curve ball. We offer coverage that can help protect you when you need it most. With our base policies, you have the option to add on riders⁵ for more flexibility for an additional premium.

Specified Disease Rider (Form Series #LY-SD-RD)

This rider pays your selected benefit amount if you are diagnosed with any one of the covered specified diseases found in the chart below. Available in amounts of \$5,000 to \$50,000. The maximum child benefit amount is the lesser of either \$10,000 or the parent benefit.

If two or more diseases are diagnosed in the same day, we will only pay one benefit amount. Each Insured Person is limited to one covered specified disease benefit amount.

Covered Specified Diseases	% of Selected Benefit Amount
Amyotrophic Lateral Sclerosis (ALS)	100%
Coma	100%
End Stage Renal Disease (ESRD)	100%
Major Organ Transplant	100%
Multiple Sclerosis (MS)	100%
Paralysis	100%
Severe Burns	100%

Accidental Death & Dismemberment Rider

(Form Series #LY-ADD-RD3)

We will pay the selected cash benefit if you suffer accidental death or dismemberment within 90 days following a covered accident due to injuries received in that accident. Benefit amounts are available from \$25,000 to \$100,000. The maximum child benefit amount is \$25,000.

The total amount payable under this rider for any injuries sustained in a covered accident shall not exceed the amount payable for loss of life.

Covered accidents	% of selected benefit amount
Life	100%
One eye, hand, foot, arm or leg	10%
More than one eye, hand, foot, arm or leg	20%

5. Rider availability varies by state.

6. American Transplant Foundation (<http://www.americantransplantfoundation.org/about-transplant/facts-and-myths/>). Accessed April 13, 2016

Did you know?

Another name is added to the national transplant waiting list every 10 minutes.⁶



First Diagnosis Cancer policy

About 1,685,210 new cancer cases are expected to be diagnosed in 2016.⁷ A cancer insurance policy provides a lump sum benefit to help your family pay for treatment costs or any other expenses, so you can focus on your recovery – and not your financial situation.

How it works

A Critical Choice First Diagnosis Cancer policy will pay 100% of the selected benefit amount (\$5,000 to \$50,000) after the first diagnosis of invasive cancer and 25% of the selected benefit after the first diagnosis of noninvasive cancer (carcinoma in situ). We will pay the benefit for carcinoma in situ (noninvasive cancer) only once during an insured person's lifetime.

A maximum payment of 100% of the selected benefit amount will be allowed. This coverage is available for individual age 18–80 and their dependents. The maximum child benefit amount is the lesser of either \$10,000 or the selected parent benefit.

Cancer insurance coverage	% of selected benefit amount	Maximum % of benefit amount payable
Cancer (invasive)	100%	100%
Carcinoma in situ ⁸ (noninvasive)	25%	

The benefit amount for a diagnosis of cancer (invasive) or carcinoma in situ (noninvasive) will be reduced during the first thirty days immediately following the effective date of the policy. The reduced benefit amount for cancer will be 10% of the first diagnosis amount selected and the reduced benefit for carcinoma in situ will be 2.5% of the benefit amount selected.

This coverage is also available as a rider on a Critical Choice First Diagnosis Heart Attack & Stroke policy. (Rider Form Series #LY-FDC-RD)

Elizabeth has a First Diagnosis Cancer insurance policy. She is diagnosed with invasive cancer and receives 100% of her selected benefit amount. After treatment and successful recovery, six years later she is diagnosed with carcinoma in situ. With this new diagnosis, she will receive 25% of her selected benefit amount.

Continuous coverage

Your policy also includes a recurrence benefit. You will receive an amount (not to exceed an additional 100% of the selected benefit amount) upon additional diagnosis of cancer (invasive) or carcinoma in situ (noninvasive) provided you have not received advice or treatment for at least two years from the day of last diagnosis.

Time period without advice or treatment	% of recurrence benefit amount payable for cancer	% of recurrence benefit amount payable for carcinoma in situ ⁸	Maximum % of the recurrence benefit amount
Less than 24 months	0%	0%	100%
24 months or more, but less than five years	25%	10%	
five years or more, but less than 10 years	75%	25%	
10 years or longer	100%	25%	



After initial treatment and no additional advice or treatment for 10 years, Elizabeth was diagnosed with invasive cancer again. She will receive the remaining 75% of her benefit amount for a total of 200% of her elected coverage.

7. American Cancer Society, Cancer Facts & Figures, 2016, Page 2. Accessed April 27, 2016 <http://www.cancer.org/research/cancerfactsstatistics/cancerfactsfigures2016/>

8. We will pay the benefit for carcinoma in situ (noninvasive cancer) only once during an insured person's lifetime. The maximum benefit payable is 100% of the selected benefit amount.

First Diagnosis Heart Attack & Stroke policy

Heart disease is the leading cause of death in the United States.⁹ People of all ages and backgrounds can get the condition. But it can happen to almost anyone at any time. A First Diagnosis Heart Attack & Stroke policy provides a lump-sum cash benefit to help relieve some financial worries while you stay focused on your recovery.

How it works

A Critical Choice First Diagnosis Heart Attack & Stroke Insurance policy will pay a lump-sum benefit following the first diagnosis or procedure for one of the qualifying events listed to the right. To determine the payable amount, multiply the percentage for a qualifying event by the specified benefit amount you chose. The maximum benefit amount for a child is 10,000 or the selected parent benefit amount – whichever is less.

Benefits are payable only once in an insured person's lifetime for the following conditions: Coronary artery bypass surgery, aortic surgery, heart valve replacement/repair surgery, angioplasty, and stent – subject to the maximum percentage of benefit amount payable.

Qualifying event	% of benefit payable for each event	Maximum % of benefit amount payable
Heart attack	100%	100%
Heart transplant	100%	
Stroke	100%	
Coronary artery bypass surgery	25%	
Aortic surgery	25%	
Heart valve replacement/repair surgery	25%	
Angioplasty	10%	
Stent	10%	

This coverage is also available as a rider on a Critical Choice First Diagnosis Cancer policy.

(Rider Form Series #LY-FDH-RD)

9. "Heart Attack Facts & Statistics", Centers for Disease Control and Prevention, accessed April 27, 2016, <http://www.cdc.gov/heartdisease/statistics.htm>

10. Centers for Disease Control and Prevention (<http://www.cdc.gov/stroke/facts.htm>). Updated March 24, 2015.

Did you know?

Every year, more than 795,000 people in the United States have a stroke. About 610,000 of these are first or new strokes.¹⁰



Cigna is a global health service company focused on helping the people we serve improve their health, well-being and sense of security – now and for many healthy days to come.

Exclusions And Limitations

Preexisting condition(s): The benefits of the policy and any attached rider will not be payable during the first twelve (12) months (six (6) months in NM) that coverage is in force with respect to an Insured Person for any loss caused by preexisting condition(s). A preexisting condition means a condition diagnosed or for which medical advice or treatment was recommended by or received from a physician within twelve (12) months (six (6) months in NM) prior to the effective date of coverage.

First Diagnosis Cancer Policy and Rider

No benefits will be payable for:

1. Any disease, sickness or incapacity other than cancer and carcinoma in situ as defined; this is so even though such disease, sickness or incapacity may have been complicated, affected (directly or indirectly) or caused by a cancer or carcinoma in situ;
2. Loss that begins prior to the effective date of coverage;
3. Diagnosis and treatment received outside the United States or its territories; or
4. Any illness specifically excluded from the definition of cancer or carcinoma in situ.

First Diagnosis Heart Attack and Stroke Policy and Rider

No benefits will be payable for:

1. Any disease, sickness or incapacity other than qualifying events as defined; this is so even though such disease, sickness or incapacity may have been complicated, affected (directly or indirectly) or caused by a qualifying event;
2. Intentionally self-inflicted injury or sickness;
3. Suicide or attempted suicide, while sane or insane (while sane only in CO and MO);
4. Loss that begins prior to the effective date of coverage;
5. Diagnosis and treatment received outside the United States or its territories;
6. Any injury or sickness sustained or contracted due to an insured person's being intoxicated, as determined and defined by the laws and jurisdiction of the geographical area in which the injury or sickness or cause of injury or sickness was incurred, or under the influence of any narcotic unless administered under the advice of a physician. The insured person's alcohol or narcotic impairment must be the cause or contributing cause of his or her injury or sickness, irrespective of whether the injury or sickness occurred while the insured person was driving a motor vehicle or engaged in any other activity; or
7. Any disease, condition or procedure specifically excluded from the definitions of qualifying events listed in this policy.

Specified Disease Rider

No benefits will be payable for:

1. Intentionally self-inflicted sickness or injury;
2. Suicide or attempted suicide, while sane or insane (while sane only in CO and MO);
3. Loss that begins prior to the effective date of coverage;
4. Care and treatment received outside the United States or its territories;
5. An act of declared or undeclared war;

6. An insured person's being intoxicated, as determined and defined by the laws and jurisdiction of the geographical area in which the injury or sickness or cause of injury or sickness was incurred, or under the influence of any narcotic unless administered under the advice of a physician. The insured person's alcohol or narcotic impairment must be the cause or contributing cause of his or her injury or sickness, irrespective of whether the injury or sickness occurred while the insured person was driving a motor vehicle or engaged in any other activity;
7. Committing or attempting to commit a felony or engaging in an illegal occupation or activity;
8. Participation in any sport or sporting activity for wage, compensation or profit;
9. Operating, learning to operate, serving as a crew member of or jumping or falling from any aircraft. Aircraft includes those which are not motor driven;
10. Engaging in hang gliding, bungee jumping, parachuting, sail gliding, parakiting, or hot air ballooning; or
11. Riding in or driving any motor-driven vehicle in a race, stunt show or speed test;
12. Or any illness specifically excluded from the definition of any specified disease.

Accidental Death & Dismemberment Rider

No benefits will be payable for:

1. Injuries that are intentionally self-inflicted;
2. Suicide or attempted suicide, while sane or insane (while sane only in CO & MO);
3. A covered accident which occurs outside the United States or its territories;
4. An act of declared or undeclared war;
5. An insured person's being intoxicated, as determined and defined by the laws and jurisdiction of the geographical area in which the injury or sickness or cause of injury or sickness was incurred, or under the influence of any narcotic unless administered under the advice of a physician. The insured person's alcohol or narcotic impairment must be the cause or contributing cause of his or her injury or sickness, irrespective of whether the injury or sickness occurred while the insured person was driving a motor vehicle or engaged in any other activity;
6. Committing or attempting to commit a felony or engaging in an illegal occupation or activity;
7. Participation in any sport or sporting activity for wage, compensation or profit;
8. Operating, learning to operate, serving as a crew member of or jumping or falling from any aircraft. Aircraft includes those which are not motor driven;
9. Engaging in hang gliding, bungee jumping, parachuting, sail gliding, parakiting, or hot air ballooning;
10. Riding in or driving any motor-driven vehicle in a race, stunt show or speed test; or
11. A work-related condition that is eligible for benefits under workers' compensation, employers' liability or similar laws even when the insured person does not file a claim for benefits. This exclusion will not apply to an insured person who is not required to have coverage under any workers' compensation, employers' liability or similar law and does not have such coverage.



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This brochure is designed as a marketing aid and is not to be construed as a contract for a First Diagnosis Heart Attack & Stroke or First Diagnosis Cancer policy. It provides a brief description of the important features of policy form series LY-FDH-BA and LY-FDC-BA and applicable riders. The First Diagnosis Heart and Stroke POLICY PROVIDES LIMITED BENEFITS and should be used to supplement existing medical coverage. The First Diagnosis Cancer POLICY IS A CANCER ONLY, which should be used to supplement existing medical coverage. The full terms and conditions of coverage are stated in, and governed by, an issued policy and riders. Availability may vary by state.

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