

# Group Critical Illness Insurance for Organized Labor

## A Much-Needed Solution for Unions and Union Members

### Help Provide Living Benefits

Today most people diagnosed with critical illnesses survive, but covering the costs of treatment and related expenses can pose significant economic impact even with the best medical insurance. Accident & Health Critical Illness Insurance Program can provide a valuable supplement to medical, disability, long-term care and life insurance and help ease the economic effects of recovering from a critical illness for union members and their families.

### Advantages for Union

Group Critical Illness Insurance can help enhance your member benefits to help attract and retain union members by offering the following:

- New program designed to help protect union member's assets and standard of living in the event of a critical illness
- **No Pre-Existing** Conditions on Mandatory, union sponsored coverage
- **Guaranteed Issue** based on union contribution
- Buy-Up on a voluntary basis - for members to increase their coverage amounts and to extend the coverage to their spouse and dependent children

### Advantages for Union Members

- Pays cash benefits directly to members (unless they designate otherwise) without deductibles or copayments, in addition to any other insurance coverage
- Allows members to spend the money as they wish—to cover unreimbursed medical expenses, alternative treatments, travel, home modifications, home help, rehabilitation or any other purpose. Receiving a lump sum payment upon diagnosis can help make financially possible more options for treatment.

### Covered Critical Illnesses

The program pays lump-sum benefits of up to \$10,000 mandatory coverage and up to \$15,000 voluntary coverage, for the first diagnosis of the following critical illnesses listed below. It pays an additional amount up to 100% of the basic benefit for recurrence of any of those conditions shown in bold below.

- **invasive cancer;**
- **in situ cancer** (25%);
- **heart attack;**
- **stroke;**
- **coronary bypass graft;**
- major organ transplant;
- ruptured cerebral, carotoid or aortic aneurysm;
- occupationally acquired HIV/Hepatitis C, G<sup>1</sup>; or
- **kidney (renal) failure.**

<sup>1</sup> Not available in all states.



For more information, including cost and coverage details, please contact:

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*from National Union Fire Insurance Co.  
of AIU Holdings, Inc.*

## Additional Benefits

These are ancillary and additional benefits that are contingent upon an Insured having already received a lump sum benefit for Heart Attack, Coronary Artery Bypass, a heart transplant under Major Organ Transplant, or Ruptured Aortic Aneurism.

- Angioplasty - If an Insured Person undergoes an Angioplasty for the treatment of a Heart Condition for which a Critical Illness Benefit is paid, the program will pay an additional benefit of \$1,000 when a charge is incurred, up to a maximum of five such procedures in any Insured Person's lifetime.
- Heart Valve Repair/ Replacement Surgery - If an Insured Person undergoes a Heart Valve Repair/Replacement surgical procedure for the treatment of a Heart Condition for which a Critical Illness Benefit is paid under the Policy, the program will pay an additional benefit of \$5,000 when a charge is incurred, up to a maximum of five such procedures in any Insured Person's lifetime.

## Coverage Options

Mandatory Coverage ranges between \$2,000, \$5,000, and \$10,000. Mandatory Coverages are Guaranteed Issued and are applicable to union members only.

Voluntary Coverage ranges between \$5,000, \$10,000 and \$15,000. Voluntary Coverage are Guaranteed and Simplified Issued\* as a buy-up and extension option for the union members dependent(s).

<sup>3</sup> The AIU Holdings Accident & Health Division does not provide tax advice. Consult your tax advisor or attorney for details.

\* Simplified Underwriting is not available in all states.

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This document provides only a brief description of the coverages available. The Policy contain reductions, limitations, exclusions and termination provisions. Full details of the coverage are contained in each Policy. If there are any conflicts between this document and each Policy, the Policy shall govern. Insurance is underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., with its principal place of business in New York, NY.