

GROUP CRITICAL ILLNESS INSURANCE

PRODUCT GUIDE

Group Critical Illness coverage from Atlantic American Employee Benefits offers a flexible plan design that can help employees by providing a lump sum benefit they can apply towards the additional expenses associated with a critical illness event.

According to 2022 Cancer Facts & Figures - it is 40/100 men and 39/100 women will develop cancer

<https://bit.ly/3SA06gx>



Product Highlights

- Provides fixed benefit amounts payable upon the diagnosis of the specific critical illness
- Over eighty-five covered conditions
- Benefits are paid directly to the employee
- HSA-compatible
- Stand-alone cancer coverage available
- Benefits are portable

Customize Your Plan

- Employer-paid or voluntary
- Choose which benefits to include
- Flexible coverage amounts
- Decide who's eligible
- Self bill or list bill
- Issue and attained age rates
- Recurrence/Additional Occurrence benefit
- Specialty Boosters and additional benefits

Covered conditions may vary by state.



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Conditions

Cancer	Invasive Cancer Non-Invasive Cancer Skin Cancer	Benign Brain Tumor Bone Marrow (or Stem Cell) Transplant
Vascular – Heart & Stroke	Heart Attack Heart Catheterization Heart Valve Surgery Coronary Artery Disease (AngioJet Clot Busting) Coronary Artery Disease (Angioplasty or Atherectomy) Coronary Artery Disease (Bypass Surgery)	Coronary Artery Disease (Stent Implantation) Sudden Cardiac Arrest Abnormal Heart Rhythm (Pacemaker and/or ICD Implantation) Stroke Transient Ischemic Attack (TIA) Ruptured Aneurysm
Quality of Life	Advanced Parkinson's Disease Alzheimer's Disease and/or Dementia Amyotrophic Lateral Sclerosis (ALS) Coma Complete Loss of Sight, Speech or Hearing End Stage Renal Failure Major Organ Failure Multiple Sclerosis (MS) Muscular Dystrophy Occupational Hepatitis	Occupational HIV Permanent Paralysis Pulmonary Embolism Pulmonary Fibrosis Severe Arthritis Severe Burns Severe Mental Illness Severe Osteoporosis Systemic Lupus Systemic Sclerosis (Scleroderma)
Childhood Conditions	Cerebral Palsy Cleft Lip and/or Cleft Palate Clubfoot Down Syndrome	Spina Bifida Sickle Cell Anemia Tay-Sachs Disease Type 1 Diabetes
Miscellaneous	Acute Respiratory Distress Syndrome (ARDS) Addison's Disease Cystic Fibrosis Diphtheria Encephalitis Huntington's Disease Legionnaire's Disease Lyme Disease Malaria	Meningitis Myasthenia Gravis Necrotizing Fasciitis Osteomyelitis Poliomyelitis Rabies Rocky Mountain Spotted Fever Tetanus Tuberculosis

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Boosters & Additional Benefits

Infectious Disease Benefit	Hospitalization due to Infectious Disease	
Treatment Benefits	Hospital Admission Second Opinion Bariatric Surgery	Family Care Mortgage & Rent Assistance
Specified Cancer Boosters	Catastrophic Cancer Booster	Gender-Specific Cancer Booster
Wellness Benefits	Health Screening Mammography	Genetic Testing Mental Health
Loss of Activities of Daily Living (ADL) Benefit	Loss of ADLs	

Benefits may vary by state.



Every year **about 805,000 Americans** have a heart attack.

healthline.com/health/heart-disease/statistics#Who-is-at-risk?

Raising the Bar on Group Benefits Solutions

Atlantic American Employee Benefits' sole focus is voluntary benefits. We distinguish ourselves in the benefit space by having a portfolio of all guaranteed issue (GI) products with flexible plan designs and offering a higher level of service. The key to our success is providing best-in-class solutions for billing, claims and enrollment challenges.

Critical Illness policy form GCIP21AAEB underwritten by Bankers Fidelity Life Insurance Company®. **A Waiting Period and/or a Pre-existing Condition Limitation Period may apply.** Limitations and exclusions apply; the terms and conditions in the actual policy and certificate provisions control. Rates are subject to change. Refer to the specific policy and certificate for details. Application to determine eligibility may be required. The Policy, any optional Riders and the benefits therein are subject to availability and may vary by state. This is only a summary of products and services offered; actual offerings may vary by group size and other underwriting or legal considerations. This is a solicitation of insurance and an independent agent may call on you.



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