



CRITICAL ILLNESS

INSURANCE



PETERSEN[®]
INTERNATIONAL UNDERWRITERS

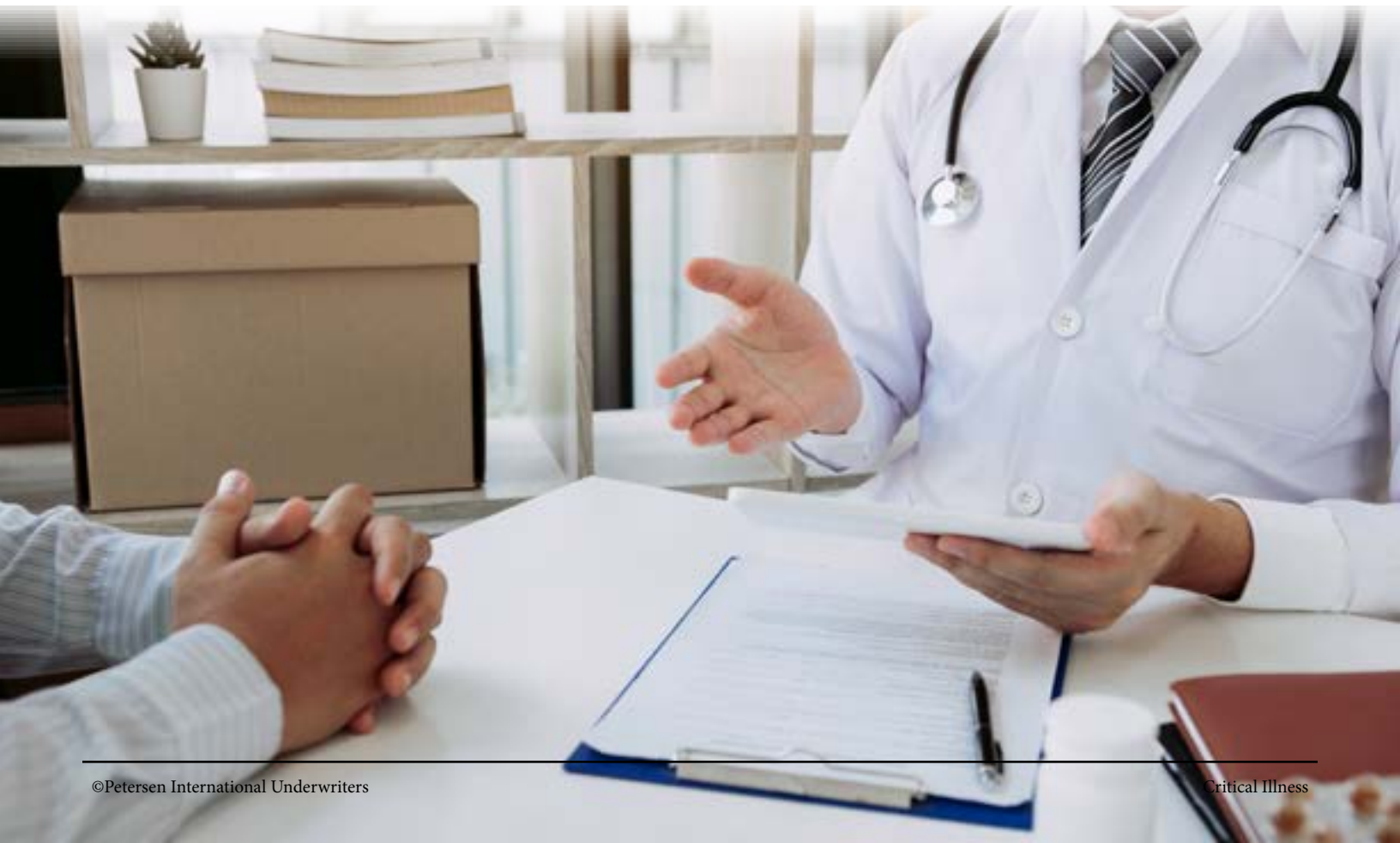
CRITICAL ILLNESS

The Human Toll - Statistics

Critical Illness can be defined as a severe health condition requiring extensive treatment which is often life changing. **Nearly 1 in 3 of today's working adults will be diagnosed with a critical illness before they reach retirement.** (Critical Illness Insurance Market Report 2026)

**Below are statistics gathered based on estimated annual diagnoses of people in the United States below age 70.*

Cancer:	930,500 new diagnoses annually (American Cancer Society)
Heart Attack:	483,000 occurrences annually (Center for Disease Control)
Dementia:	400,000 new diagnoses annually (NYU Langone Health)
Alzheimer's Disease:	350,000 new diagnoses annually (Alzheimer's Association)
Stroke:	286,000 occurrences annually (Center for Disease Control)
Kidney Failure:	67,500 new diagnoses annually (National Kidney Foundation)



CRITICAL ILLNESS INSURANCE

Plan Structure & Benefits

Critical Illness Insurance provides a lump sum benefit to an individual and/or their employer if they are diagnosed with a covered health condition. The purpose of the insurance is to help cover the costs associated with treatment or other expenses that may arise as a result of the illness, such as lost wages to the individual or the cost to the employer to find a replacement.

- ◆ **Guaranteed Standard Issue (GSI) - no underwriting**
- ◆ **Census quoting and enrollment**
- ◆ **Mandatory participation of employer groups of 5 or more people**
- ◆ **Limits up to \$2,000,000 per person**
- ◆ **Lump sum payable upon diagnosis of a covered condition**
- ◆ **Benefits can be payable to the insured or the employer or both**

Covered Conditions

- Alzheimer's Disease
- Cancer
- Cardiac Arrest
- Coronary Artery By-pass
- Creutzfeldt-Jakob disease (CJD)
- Dementia
- Heart Attack
- Kidney Failure
- Major Organ Transplant
- Amyotrophic lateral sclerosis (ALS)
- Primary Lateral Sclerosis (PLS)
- Progressive Bulbar Palsy (PBP)
- Progressive Muscular Atrophy (PMA)
- Multiple Sclerosis (MS)
- Parkinson's Disease
- Progressive Supranuclear Palsy
- Stroke or Spinal Cord Stroke



PETERSEN[®]

INTERNATIONAL UNDERWRITERS

CA License #: 0591207

This is not intended to be a complete outline of coverage. Actual wording may change without notice. Underwriters reserve the right to modify terms and conditions at time of underwriting.

