Critical Illness Insurance

Provides benefits upon the diagnosis of covered conditions such as cancer, heart attack or stroke.

Madison National Life Critical Illness Insurance

*Benefits and features vary by benefit amount. Benefit availability will vary by state.

Covered Conditions		Coverage Amounts
Critical Illness Benefit Amount	Spouse: 50% of the employee benefit amount Child(ren): 50% of the employee benefit amount	Employee: $10,000 or $20,000
Recurrence	2 covered diagnoses for the same Critical Illness	100% of initial benefit 6 month separation period 100% of initial benefit
Additional Occurrence	Diagnosis of a different Critical Illness	100% of initial benefit
Lifetime Maximum		300% of Critical Illness Benefit Amount
Cancer	Invasive Cancer Non-Invasive (In Situ) Skin Cancer	100% 25% $250
Heart and Stoke Benefits	Coronary Artery Disease	25%
	Angioplasty	25%
	Heart valve Surgery	50%
	Pulmonary Embolism	25%
Additional Covered Conditions	End-Stage Renal Failure	100%
	Major Organ Failure	100%
	Benign Brain Tumor	100%
	Coma	100%
	Loss of Hearing, Sight or Speech	100%
	Major Burns	100%
	Permanent Paralysis	100%
	Stem Cell/Bone Marrow Transplant	25%
Perseverance	Additional benefit for covered Educators returning to work after diagnosis of a listed Perseverance Condition.) Perseverance Conditions include End Stage Renal Failure, Heart Attack, Invasive Cancer, Major Organ Failure, Stroke, Sudden Cardiac Arrest. See certificate for complete list.	$1,000
Progressive Disease Benefits	Advanced Alzheimer's Disease	100%
	Advanced Parkinson's Disease	100%
	Amyotrophic Lateral Sclerosis (ALS)	100%
Optional Benefits	Wellness	$50 Max: 1/ year

Critical Illness

$10,000 Benefit

Monthly Issue Age Rates

Age	18-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60+
Employee	$3.32	$4.09	$5.40	$7.35	$10.99	$16.73	$25.57	$35.17	$57.31
Employee+ Spouse	$5.53	$6.65	$8.55	$11.37	$16.72	$25.31	$38.64	$53.11	$86.36
Employee+ Child(ren)	$5.67	$6.44	$7.75	$9.70	$13.35	$19.08	$27.92	$37.52	$59.66
Family	$8.46	$9.58	$11.48	$14.29	$19.65	$28.24	$41.56	$56.04	$89.28

$20,000 Benefit

Monthly Issue Age Rates

Age	18-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60+
Employee	$5.14	$6.52	$8.91	$12.55	$19.34	$30.15	$46.88	$64.92	$106.72
Employee+ Spouse	$8.29	$10.31	$13.79	$19.11	$29.18	$45.50	$71.06	$98.68	$162.34
Employee+ Child(ren)	$8.87	$10.16	$12.55	$16.18	$22.97	$33.78	$50.51	$68.55	$110.35
Family	$12.81	$14.83	$18.31	$23.63	$33.69	$50.02	$75.58	$103.19	$166.86

