

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	Heart Attack	100%
	Stroke	100%
	Sudden Cardiac Arrest	100%
	Coronary Artery Disease Angioplasty Heart Valve Surgery Pulmonary Embolism	25% 25% 25% 50% 25%
	Transient Ischemic Attack (TIA)	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 Permanent Paralysis Stem Cell/Bone Marrow Transplant	100% 100% 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

