



Critical Illness Insurance Product Overview

Critical Illness insurance can help meet your employees' needs.

Critical Illness insurance pays a lump sum benefit to help ease the financial burden that may result from a critical illness such as cancer, heart attacks, and strokes.

Complement existing coverage

Offer Critical Illness insurance alongside other benefits to help relieve some of the financial impact; the policy is not tied to underlying medical expenses and pays a benefit independently of other coverage.

Attract and retain employees

Help retain top talent and reduce turnover by offering benefits that help employees plan for the unexpected.

Tailor coverage to group-specific needs

Benefits can be customized to meet the specific needs of different employee populations. Dependent coverage is available.

Competitive Differentiators

- Customizable plan designs for up to 86 major illnesses
- Can receive benefits for multiple diagnoses, after a separation period
- Pays full benefit amount for an additional or recurrent illness
- Rates are not tobacco-rated
- Offered Guaranteed Issue (no health questions required to apply)

Plan Features

Benefit Options

Critical Benefit Amount Insured:
\$5,000-\$50,000
Spouse: \$2,500-\$50,000**
Child(ren): \$500-\$50,000**
Maximum Lifetime Critical
Illness Benefit Amount: Up to
5 diagnoses per insured

Additional and Recurrence Benefits

Pays the full benefit
percentage shown on the
Schedule of Benefits for
diagnosis of an additional or
recurrent critical illness, after a
separation period.

Health Screening Benefit

For blood tests, cancer
screening, heart function, and
other common tests and routine
health screens \$25-\$100 (paid
once per year)

Underwriting

Guaranteed issue

Preexisting Condition Limitation Period

3-12 months*



Severe Burns

Third-degree burns covering
a significant portion of the
surface area of the
Insured's body



Cardiovascular

Heart Attack, Angioplasty/
Stent, Bypass, Heart Valve,
Sudden Cardiac Arrest



Cerebrovascular

Stroke (severe, moderate,
mild), Transient
Ischemic Attack (TIA)



Cancer and Tumor

Invasive cancer,
non-invasive cancer, skin
cancer, benign brain tumor,
benign spinal cord tumor



Coma and Functional Loss

Coma, loss of hearing (total/
partial), loss of sight (total/
partial), paralysis (hemiplegia/
paraplegia/quadruplegia)



Workplace Hazard

Electrical Shock, Hepatitis,
HIV, Non-fatal gunshot wound,
Smoke inhalation injury,
Workplace Ebola, Workplace
PTSD, Workplace Tuberculosis



Major Organ Failure and Transplant

Major organ transplant,
Stem cell transplant, Kidney
failure (ESRD), Heart failure,
Liver failure, Lung failure,
Pancreas failure



Severe Mental Health

Bipolar 1 Disorder, Major
Depressive Disorder (MDD),
Post Traumatic Stress Disorder
(PTSD), Schizophrenia,
Substance Abuse Disorder



Other Vascular Disease

Abdominal Aortic Aneurysm,
Cerebral Aneurysm, Renal
Aneurysm, Thoracic Aortic
Aneurysm, Other Dissecting
or Ruptured Aneurysm,
Pulmonary Embolism



Infectious and Viral Disease

Anthrax, Bubonic Plague,
Cholera, Encephalitis or Bacterial
Meningitis, Lyme Disease,
Malaria, Osteomyelitis, Rocky
Mountain Spotted Fever,
Tetanus, Toxic Shock Syndrome,
Tuberculosis, Tularemia,
Typhoid Fever, COVID-19,
Ebola, Influenza, Polio,
Rabies, Yellow Fever



Progressive Disease

Alzheimer's, ALS/Lou Gehrig's,
Lupus, Multiple Sclerosis,
Muscular Dystrophy,
Other Dementia, Parkinson's,
Primary Sclerosing
Cholangitis (Walter Payton's
disease), Scleroderma



Childhood Conditions

Autism Spectrum Disorder,
Cerebral Palsy, Cleft lip
or Cleft palate, Cystic
Fibrosis, Down Syndrome,
Muscular Dystrophy, Rey's
Syndrome, Sickle Cell Disease,
Type 1 Diabetes

*Will consider prior coverage credit with takeover cases

**Dependent coverage cannot exceed the insured's coverage amount.

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