



If you had a heart attack tomorrow, what would you worry about?

Paying your bills? Taking care of your family?

Getting better? If you're like most people, being diagnosed with a critical illness can be overwhelming, even scary. The last thing you want to worry about is money. Critical Illness Champion pays you directly to help with your bills, your mortgage, your rent, your childcare—you name it—so you can focus on recovery.



For employees of
Detroit Public Schools Community District

Contact:
Commerce Financial LLC
1-800-588-6822



Approximately every 40 seconds, someone in the U.S. will have either a heart attack or stroke.¹

No one plans on getting sick . . . But just in case, we've got you covered.

Critical illnesses, such as heart attack, cancer and stroke, happen every day. They can have serious consequences, both physical and financial. To maintain your lifestyle and help you recover, you may need some financial help.

Are your savings enough to pay your bills?

While you're being treated for a critical illness, your income could be affected for 3 to 6 months. Most families do not have enough savings to keep up with:

- Rent or Mortgage Payments
- Car Payments
- Credit Card Debt
- Childcare
- Savings for College & Retirement
- Household Expenses

Critical illnesses are expensive

Simply put, critical illnesses cost money. Even with medical insurance, out-of-pocket expenses like these can pile up quickly:

- Medical Deductibles and Co-Pays
- Out-Of-Network Specialists
- Prescriptions
- Rehabilitation
- Nursing Care
- Medical Travel



Cancer patients are 2½ times as likely to declare bankruptcy as healthy people.²

Would a check for \$20,000 help?

Critical Illness Champion pays you cash quickly. Upon diagnosis, we send a lump sum check directly to you. You can use your cash benefit however you choose—to help with your everyday living expenses, pay your out-of-pocket medical costs or replace lost income. Your benefit is paid in full regardless of any other insurance you may have.

How much would YOU need?

\$	Mortgage/Rent	
\$	Car Payments/Repairs/Gas	
\$	Credit Card Payment	
\$	Groceries/Household Expenses	
\$	Kids - Childcare/Activities	
\$	Other	
\$	Dollars of Protection YOU need per month for recovery	
x3 \$	x6 \$	
\$	\$	Plus Medical Out-of-Pocket
\$	\$	YOU Need

Expenses to Consider

Basic Necessities

- Mortgage/Rent
- Groceries
- Utilities
- Childcare
- Tuition Payments
- Car Payments

Medical Expenses

- Deductibles
- Coinsurance
- Prescriptions
- Experimental Treatment
- Medical Travel

Savings Plans

- College
- Retirement

Activities for Kids

- Pre-school
- Camp
- Dance Lessons
- Band
- Gymnastics
- Soccer

Loss of Income

Parent Care

¹ American Heart Association, Heart Disease and Stroke Statistics, 2019.

² Fred Hutchinson Cancer Research Center 2016.

Wouldn't your recovery be easier if you didn't have to worry about money? Critical Illness Champion can help!

Critical Illness Champion can help give you peace of mind so you can focus on getting well.

Critical illnesses change life in an instant. If you get sick, the last thing you want to worry about is money. Let Critical Illness Champion help protect you from financial hardship while you recover.



Here's how it works. . .

When you are diagnosed with a covered condition¹, submit your claim and we'll quickly send you a check. It's that simple. You can use your money however you choose.

Triple Benefit

If you get sick again with another covered condition, you're still covered. With Triple Benefit, you can receive up to 3 times the Face Amount for each person you choose to cover. That means if you choose a \$20,000 Face Amount you can receive as much as \$60,000 in cash.

Recurrence Benefit

If we have paid a critical illness benefit for Benign Brain Tumor, Cancer, Coma, Heart Attack or Stroke, and there is a recurrence, you can receive up to 25% of your Face Amount, as long as you were back to work and treatment-free for at least 6 months. The Recurrence Benefit can be paid up to 2 times.

Triple Benefit in Action Example

*\$20,000 Face Amount
x3 = \$60,000 Total Maximum Benefit*

Heart Attack Diagnosis	\$20,000
Stroke Diagnosis	\$20,000
Stroke Recurrence	\$5,000
Remaining coverage:	\$15,000

The Critical Illness Benefit can be paid once per covered condition up to the Maximum Benefit Amount. Covered conditions must be diagnosed at least six months apart.

This example is hypothetical and is solely to illustrate a situation that can result in benefits payable for a claim. It is not based on an actual claim and should not be compared to an actual claim.

Standard Conditions

Alzheimer's Disease
Benign Brain Tumor
Cancer
Carcinoma In Situ*
Coma
Coronary Artery Obstruction*
End Stage Renal Failure
Heart Attack
Major Organ Failure
Multiple Sclerosis
Paralysis or Dismemberment
Parkinson's Disease
Skin Cancer (\$250)
Stroke

Childhood Conditions**

Cerebral Palsy
Congenital Birth Defects
-Lung defects
-Heart defects
-Spina bifida
-Cleft lip or palate
-Limb malformations
-Development disorders of the brain
-Born with loss of sight
Cystic Fibrosis
Down Syndrome
Muscular Dystrophy
Type 1 Diabetes

* Benefit payment is 25% of face amount.
** Childhood Condition benefit is payable once per covered child

Additional Benefits

With Critical Illness Champion, you get even more than a substantial lump sum cash benefit. To help you avoid financial hardship and ease your recovery, you get these benefits too:

Mortgage and Rent Helper - If you miss work due to a critical illness, you may need some extra help making mortgage or rent payments. Mortgage and Rent Helper pays you an extra \$500 each month if you miss 5 or more days of work, for up to 6 months.

Hospital Re-Admission Benefit - Beginning six months after your diagnosis, each time you are admitted to the hospital for the same critical condition, this Hospital benefit pays you an additional \$1,500, up to 2 times per year.

Advocacy Benefits - Personal and confidential assistance from professionals

Best Doctors®

- "Find Best Docs" Physician Referrals
- "Ask the Expert" Hotline
- Diagnosis & Treatment Advice

ComPsych®

- Help understanding your insurance
- Financial Advice
- Medical Travel Assistance

Childhood Conditions - Dealing with a childhood illness can be overwhelming. To make life a little easier, your CI Champion includes coverage for both standard critical illnesses and childhood conditions.

Wellness Benefit - Health screening tests can help diagnose a condition early or prevent an illness altogether. This benefit pays you \$50 after you go for an annual health screening test (after coverage is in force for 30 days).

¹ Covered condition must be diagnosed after the Certificate Effective Date.

HOW DOES **CRITICAL ILLNESS** CHAMPION HELP?

Chances are good that you will survive a critical illness. Will your financial wellbeing survive as well? You do everything you can to stay active and healthy, but critical illnesses happen every day, and when they do, it's good to know we've got you covered.



Features

Affordable, Extensive Coverage

Powerful protection at an affordable price.

Family Coverage

You can insure yourself, your spouse, and your kids. Your children and dependent grandchildren through age 26 can be included at no additional cost.

No Age Penalty

Your rates will never change due to your age.

Full Portability

You can keep your coverage even if you change jobs or retire.

Guaranteed Renewable

Your coverage cannot be cancelled as long as premiums are paid as due.

No Benefit Reduction

Benefits never decrease due to age.

Convenient Payroll Deduction

No bills to watch for or checks to mail. Premiums are paid automatically.

No Coordination of Benefits

Payments are made in addition to any other insurance you may have.

HSA Compatible

You can have this coverage even if you have a Health Savings Account.

Benefits Paid Based on Diagnosis

You are not required to be hospitalized or get treatment to receive benefits.

Facts

- More than 1.7 million new cancer cases are expected to be diagnosed in 2019.¹
- Heart attacks and coronary heart disease are two of the ten most expensive hospital discharge diagnoses.²

¹ American Cancer Society, Cancer Facts & Figures, 2019.

² Heart Disease and Stroke Statistics—2017 Update, American Heart Association.

Exclusions

No benefits will be paid for losses resulting from any intentionally self-inflicted injury.

Limitations

A Pre-existing Condition is not covered unless the date of diagnosis for such condition is at least 12 months after the effective date. A pre-existing condition is a condition for which a covered person received medical advice or treatment within the 12 months preceding the effective date.

Initial Eligibility

- **Active employees** age 18 and up, working at least 17.5 hours per week
- **Spouses** age 18 and up, legally married. Domestic partner and civil union partner coverage available in some states.
- **Children** ages 0 through 26, no student status required

Benefit Summary

Name: _____

My Face Amount \$ _____

Spouse (50% of My Face Amount)

Children (25% of My Face Amount)

Payroll Deduction \$ _____

This is a supplement to health insurance and is not a substitute for Major Medical or other minimal essential coverage.

This document is a brief description of Form No. C16670. Refer to your certificate of insurance for specific details about benefits, exclusions and limitations that may vary by state.



Combined Insurance Company of America
Chicago, IL

Detroit Public Schools Community District

\$10,000 Benefit Amount (26 Pay Periods)

Issue Age	Premium Per Pay Period							
	Employee		Employee + Spouse*		Employee + Child(ren)*		Employee + Family*	
	No Tobacco	Tobacco	No Tobacco	Tobacco	No Tobacco	Tobacco	No Tobacco	Tobacco
18-25	4.95	7.00	7.18	10.05	4.95	7.00	7.18	10.05
26-30	5.24	7.56	7.63	10.88	5.24	7.56	7.63	10.88
31-35	6.15	9.19	8.98	13.33	6.15	9.19	8.98	13.33
36-40	7.81	12.20	11.48	17.84	7.81	12.20	11.48	17.84
41-45	9.57	15.49	14.11	22.78	9.57	15.49	14.11	22.78
46-50	12.58	21.14	18.63	31.26	12.58	21.14	18.63	31.26
51-55	15.46	26.84	22.94	39.81	15.46	26.84	22.94	39.81
56-60	20.69	36.41	30.79	54.15	20.69	36.41	30.79	54.15
61-65	27.50	48.98	41.01	73.02	27.50	48.98	41.01	73.02
66-69	34.46	63.09	51.44	94.18	34.46	63.09	51.44	94.18
70+	43.72	81.71	65.33	122.10	43.72	81.71	65.33	122.10

Spouse benefit amount: \$5,000

Child benefit amount: \$2,500

*Spouse and/or child riders are included in the premium amount

\$20,000 Benefit Amount (22 Pay Periods)

Issue Age	Premium Per Pay Period							
	Employee		Employee + Spouse*		Employee + Child(ren)*		Employee + Family*	
	No Tobacco	Tobacco	No Tobacco	Tobacco	No Tobacco	Tobacco	No Tobacco	Tobacco
18-25	7.19	10.39	10.48	15.07	7.19	10.39	10.48	15.07
26-30	7.78	11.50	11.38	16.73	7.78	11.50	11.38	16.73
31-35	9.60	14.77	14.08	21.63	9.60	14.77	14.08	21.63
36-40	12.92	20.78	19.08	30.65	12.92	20.78	19.08	30.65
41-45	16.43	27.37	24.34	40.53	16.43	27.37	24.34	40.53
46-50	22.45	38.67	33.38	57.49	22.45	38.67	33.38	57.49
51-55	28.21	50.07	42.01	74.59	28.21	50.07	42.01	74.59
56-60	38.68	69.20	57.71	103.28	38.68	69.20	57.71	103.28
61-65	52.30	94.35	78.14	141.01	52.30	94.35	78.14	141.01
66-69	66.21	122.57	99.01	183.34	66.21	122.57	99.01	183.34
70+	84.73	159.80	126.79	239.18	84.73	159.80	126.79	239.18

Spouse benefit amount: \$10,000

Child benefit amount: \$5,000

*Spouse and/or child riders are included in the premium amount