

Critical Illness Insurance

for members, their spouses, and children.

When you consider your family's long-term financial needs, even two-income families can face financial hardship if a wage earner becomes critically ill. Critical Illness Insurance, issued by **The Prudential Insurance Company of America**, is not only affordable but is designed to complement your existing insurance coverage—helping to protect your family's future in case of an unexpected illness.

What is Critical Illness Insurance?

Critical Illness Insurance can help protect your income and ease the financial burden of being diagnosed with a covered illness. Benefits can be used for whatever you need to help keep up with unexpected medical and non-medical expenses like babysitters, take-out food, and deductibles, so you can focus on your recovery instead of bills.

Who is eligible for coverage?

Coverage is available for American Bar Association (ABA) members and their spouse or domestic partner as long as they're under age 75. Plus dependent children (*up to age 26*) are eligible¹

Is there a maximum age for coverage enrollment?

The maximum issue age for coverage is 69 for members and their spouses and 25 for children.

What coverage amounts are available?

You can choose a benefit amount between \$5,000 and \$40,000 (*in increments of \$5,000*), and your spouse can apply for the same, up to 100% of the members' benefit amount.

Your dependent children, up to age 26, can get coverage between \$2,500 and \$20,000 (*in increments of \$2,500*), up to 50% of the members' benefit amount.

Is a medical exam required?

No, your acceptance is guaranteed! There is no medical exam and no medical questions; you can enroll quickly and easily in as little as 5 minutes.

How are benefits paid?

Critical Illness Insurance provides you with a lump-sum payment when you are diagnosed with a covered illness, not when treatment starts. Most claims are paid within seven business days to help ensure you'll have funds when you need them.

When does coverage end?

Member coverage ends when the member:

- Reaches age 75
- Is no longer a member of the eligible class
- Stops making contributions
- Reaches the Lifetime Maximum Benefit
- Passes away
- Terminates the Master Policy

Dependent coverage ends when your:

- Spouse/domestic partner reaches age 75
- Dependent child reaches age 26
- Dependent reaches their Lifetime Maximum Benefit
- Dependent ceases to be a qualified dependent
- Member coverage ends

Are there any exclusions for preexisting conditions or a recurrence of a critical illness?

There are no exclusions for preexisting conditions. You can get 100% of the benefit amount for the first occurrence of a covered critical illness, up to the Lifetime Maximum Benefit. If you're diagnosed with a reoccurrence of that same condition within 180 days of a benefit payment, benefits may be subject to an annual limit. However, you'll still be covered if you're diagnosed with a separate covered condition. See the Covered Conditions chart on page 2 to find out which conditions have annual limits.

What is the Lifetime Maximum Benefit?

The lifetime maximum benefit for this plan is 500% of the amount of insurance coverage.

What conditions are covered?

A common misconception is that Critical Illness Insurance is a cancer plan. In reality, the plan covers a wide range of illnesses and conditions and pays a lump-sum benefit upon your diagnosis. Refer to the chart on page 2 for details.

With member-exclusive rates, coverage may cost less than you think—check out the table to see monthly rates and a list of covered conditions.

Monthly Rates (attained age non-smoker rates)			
Age	Member Per \$1,000 of coverage	Spouse Per \$1,000 of coverage	Child(ren) Per \$1,000 of coverage
<25	\$0.296	\$0.296	\$0.582
25 – 29	\$0.308	\$0.308	
30 – 34	\$0.415	\$0.415	
35 – 39	\$0.613	\$0.613	
40 – 44	\$0.887	\$0.887	
45 – 49	\$1.188	\$1.188	
50 – 54	\$1.435	\$1.435	
55 – 59	\$1.855	\$1.855	
60 – 64	\$2.204	\$2.204	
65 – 69	\$2.686	\$2.686	
70 – 74	\$3.260	\$3.260	

What are the exclusions and limitations of this plan?

This plan does not cover a Critical Illness arising from:

- Attempted suicide, while sane or insane
- Intentionally self-inflicted injuries, or any attempt to inflict such injuries
- War, or any act of war, including declared or undeclared war and resistance to armed aggression
- Travel or flight in any vehicle used for aerial navigation³
- Commission of a crime for which you have been convicted under state or federal law
- Being under the influence of alcohol or alcohol intoxication, including but not limited to having a blood alcohol level above the limit for permissible operation of a motor vehicle in the jurisdiction where the Critical Illness occurred, regardless of whether the person was operating a motor vehicle or was convicted of an alcohol related offense
- Participation in these hazardous sports: scuba diving, bungee jumping, base jumping, skydiving, ziplining, parachuting, hang gliding, paragliding, paramotoring, parascending, or ballooning

Covered Conditions	
Critical Illnesses and Benefit Amount Payable	Benefit Amount Payable ²
Alzheimer's Disease	100%
Benign Brain Tumor	100%
Cancer – Invasive	100%
Coma	100%
Heart Attack (without Sudden Cardiac Arrest)	100%
Major Organ Failure	100%
Paralysis of Limbs	100%
Renal Failure	100%
Severe Coronary Artery Disease	100%
Stroke	100%
Third Degree Burns	100%
Type 1 Diabetes	100%
Cancer – Non-Invasive (in Situ – other than Skin Cancer)	25%
Crohn's Disease	25%
Transient Ischemic Attack (TIA)	25%
Multiple Sclerosis	25%
Flat Dollar Benefits	
Skin Cancer	\$250 payable once per covered person per calendar year, subject to the Lifetime Benefit Maximum
Childhood Benefits	
Autism	100%
Cerebral Palsy	100%
Cleft Lip/Palate	100%
Congenital Heart Disease	100%
Cystic Fibrosis	100%
Down Syndrome	100%
Gaucher Disease Type 2 or 3	100%
Glycogen Storage Disease Type IV	100%
Infantile Tay Sachs Disease	100%
Muscular Dystrophy	100%
Niemann-Pick Disease	100%
Pompe Disease	100%
Sickle Cell Anemia	100%
Spina Bifida	100%
Zellweger Syndrome	100%



¹ Dependent Nonconfinement rules apply. Eligibility may be subject to state laws and regulations. A person cannot be covered as both a member and a dependent, and dependent children can only be covered by one member parent. You must be a current member of the American Bar Association in good standing to qualify for this insurance.

² Benefits for a Critical Illness are payable when a covered person is diagnosed with a Critical Illness or has the Critical Procedure for the first time while a covered person, and that diagnosis or procedure occurs during the covered person's lifetime or within a reasonable time after the Covered Person's death.

³ This includes getting in, out, on, or off any such vehicle if the person is riding as a passenger in any aircraft not intended or licensed for the transportation of passengers; the person is performing as a pilot or a crew member of any aircraft; or the person is riding as a passenger in an aircraft owned, operated, controlled, or leased by or on behalf of the Contract Holder or any of its subsidiaries or affiliates.

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This coverage is not health insurance coverage (often referred to as "Major Medical Coverage").

THIS IS AN EXCEPTED BENEFITS POLICY. IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE POLICY.

Group Critical Illness Insurance coverage is a limited benefit policy issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ. **Prudential's Critical Illness Insurance is not a substitute for medical coverage that provides benefits for medical treatment, including hospital, surgical, and medical expenses, and it does not provide reimbursement for such expenses.** The Booklet-Certificate contains all details, including any policy exclusions, limitations, and restrictions, which may apply. If there is a discrepancy between this document and the Booklet-Certificate/Group Contract issued by The Prudential Insurance Company of America, the Group Contract will govern. Please contact Prudential for more information. Contract provisions may vary by state. Contract Series: 114774.

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