

# Critical Illness Insurance

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## What is Simplified Acceptance?

Under the Simplified Acceptance process, you only have to answer some medical questions after application. No medical exams or doctor visits.

**NOTE:** A Critical Illness that is classified as a Preexisting Condition will be excluded from coverage. “Preexisting Condition” means a condition for which medical advice was given or treatment was recommended by, or received from, a licensed health care provider within 12 months before an insured’s insurance date.

## Are multiple illnesses covered?

The plan covers up to two separate and distinct critical illnesses for a maximum benefit of up to \$200,000 (maximum is dependent on coverage amount chosen). The second is subject to a six-month waiting period after diagnosis of the first illness.

## What Critical Illnesses are covered?

Cancer, heart attack, major organ transplant, renal failure or stroke are all covered at a 100% benefit level. Carcinoma in situ is covered at a 25% benefit level.

## When does coverage become effective?

Coverage for you and your Spouse/Domestic Partner (DP) goes into effect on the first day of the month after your application is approved by New York Life, provided you pay your initial premium within 31 days after being billed and the proposed covered person is performing the normal activities of a person in good health of like age on the effective date (subject to 30-day waiting period). If any person proposed for insurance is not performing the normal activities of someone of like age on the date insurance is to take effect, their coverage will begin on the first day he or she is performing such normal activities, provided he or she are still insured and still eligible and this date is within three months of the date insurance would have taken effect.

## When can I renew my coverage?

Your coverage is renewable as long as you are under age 75, the group policy stays in effect, you remain a Bar Association Member, and premiums are paid when due. Because this is a Group Policy, your coverage cannot be canceled on an individual basis.

## What happens to any available dividends?

If an ABE-sponsored plan produces a dividend at the end of the plan year, insureds may contribute that dividend to ABE. That donation is tax-deductible to the fullest extent permitted by law. ABE uses the donated dividends to make annual grants to support public service, educational, and research projects and programs of importance to the public and to the profession. Dividends are not guaranteed.