

Group Critical Illness vs. Group Cancer Benefit Differences

	Group Cancer	Group Critical Illness		
General Description	Pays Initial Diagnosis and then additional benefits for expenses associated with treatment of the disease.	Pays larger lump sum benefit upon diagnosis.		
Diseases Covered	Cancer, Muscular Dystrophy, Amyotrophic Lateral Sclerosis (Lou Gehrig's Disease), Poliomyelitis, Multiple Sclerosis, Encephalitis, Rabies, Tetanus, Tuberculosis, Osteomyelitis, Diphtheria, Scarlet Fever, Cerebrospinal Meningitis (bacterial), Brucellosis, Sickle Cell Anemia, Thalassemia, Rocky Mountain Spotted Fever, Legionnaire's Disease (confirmation by culture or sputum), Addison's Disease, Hansen's Disease, Tularemia, Hepatitis (Chronic B or Chronic C with liver failure or Hepatoma), Typhoid Fever, Myasthenia Gravis, Reye's Syndrome, Primary Sclerosing Cholangitis (Walter Payton's Liver Disease), Lyme Disease, Systemic Lupus Erythematosus, Cystic Fibrosis, Primary Biliary Cirrhosis.	Heart Attack, Stroke, Coronary Artery By-Pass Surgery, Major Organ Transplant, End Stage Renal Failure, Paralysis, Alzheimer's Disease, Invasive Cancer, Carcinoma In Situ, Parkinson's Disease, Benign Brain Tumor, Coma, Complete Loss of Hearing, Complete Loss of Speech, Complete Loss of Sight, Skin Cancer, Addison's Disease, Arthritis, Huntington's Chorea, ALS, Multiple Sclerosis, Muscular Dystrophy, Osteomyelitis, Osteoporosis, Injury after 365 days of ADL Loss.		
Wellness	Once per insured per year for cancer screening tests - \$50	Once per insured per year for Cancer Screening and Heart Related tests - \$100		
Rate Structure	Flat Rate for all employees. Two Tiers: Employee Only and Family.	Rates based on tobacco status and age. Six age bands. Two Tiers: Employee Only and Employee+Child(ren) - Children covered at no cost; Employee/Spouse or Employee/Family		
Portability	Convertible to an individual policy - Rates may increase based upon plan design and age	Fully portable at same benefits and rates - rates never increase or terminate due to age		