

**GROUP CRITICAL ILLNESS INSURANCE**  
**“BENCHMARK” CHALLENGE**

DEFINITIONS COMPARISON TEST		New Benchmark	Our Plan	Your Plan
1.	<b>Cancer</b> definition covers <b>Hodgkin’s Disease</b> and <b>Leukemia</b> . (neither is a tumor)	NO	YES	
2.	<b>Cancer</b> definition permits coverage for a <b>subsequent unrelated cancer</b> , when it is originally diagnosed during moratorium period.	NO	YES	
3.	<b>Heart Attack</b> definition states <b>diagnostic tests</b> can be <b>either elevated cardiac enzymes or biochemical markers</b> . (neither testing method is currently in universal usage throughout the country)	NO	YES	
4.	<b>Stroke</b> definition doesn’t require <b>paralysis</b> or <b>cognitive impairment</b> , persisting for 30 days or more, and covers events due to <b>trauma</b> (when accidental and not self inflicted).	NO	YES	
5.	<b>Kidney failure</b> definition states the failure of <b>a kidney</b> , not both. (avoids dilemma at claim time if insured has only one.)	NO	YES	
6.	<b>Multiple Sclerosis</b> definition doesn’t require degree of <b>severity</b> , <b>multiple episodes</b> or a <b>lengthy 6 months</b> waiting period.	NO	YES	
7.	<b>Benign Brain Tumor</b> definition is satisfied without requiring <b>surgical or radiation treatment, paralysis or cognitive impairment</b> and doesn’t have an initial <b>90 day moratorium</b> period.	NO	YES	
8.	<b>Parkinson’s Disease</b> definition doesn’t require <b>loss of 2 of 6 ADLs</b> .	NO	YES	
9.	<b>Major Organ Failure</b> definition includes a <b>Pancreas</b> and only requires the failure of “ <b>a lung</b> ” or “ <b>a kidney</b> ”.	NO	YES	
10.	<b>Coma</b> definition permits a <b>Glasgow Coma score above 4</b> , and a medically induced coma required to save a gravely ill patient’s life is acceptable. (Glasgow Coma scale’s lowest possible score is 3.)	NO	YES	
<b>TOTALS</b>		<b>0</b>	<b>10</b>	

*Our Group plan is a Guaranteed Issue, Stand Alone plan which has portability and convertibility provisions, it offers Basic & Enhanced Coverages with No Pre-existing conditions for large groups or associations. It is strategically priced to avoid major and unexpected price fluctuations.*

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