

Term Life Critical Illness

Plan info and resources to help secure the sale.

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When your customer chooses Term Life Critical Illness coverage, they reduce the potential financial impact of a death or critical illness on their families. This plan pays cash right to members or their beneficiaries to use any way they need, from covering household bills to replacing lost income.

Highlights

- Pays lump-sum cash benefits directly to beneficiaries upon the passing of a loved one.
- Pays lump-sum cash benefits upon first diagnosis or treatment for covered conditions — over and above benefits customers receive from other plans.
- No network restrictions. Customers can visit any doctor or hospital.
- Benefits paid with no deductibles, coinsurance, copays or pre-authorization.
- Policies available as Term Life Critical Illness or Term Life only.

Eligibility

- Available to named insured and spouse ages 18-60.
- Critical illness benefit payable up to age 85.
- [Availability varies by state.](#)

Plan features

- Wide range of benefit amounts between \$25,000 and \$150,000.
- No paramedical exam required for underwriting.
- When a full/partial critical illness benefit is paid, both critical illness and term life benefits are reduced.
- The policy will continue to pay life and/or critical illness benefits until the policy term ends or remaining benefits are paid.
- Year-round, this plan can be sold as a stand-alone policy or to complement other insurance.

Quoting and enrolling

Log in to [Agent Back Office](#) to start your quoting process. If you are unable to quote online, call your sales team for assistance.

More resources

[product brochures](#)

[agent sales guide](#)

Note: Non-ST elevation myocardial infarctions (NSTEMI) are not covered.

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