

**INDIVIDUAL 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>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	
3.	<b>Stroke</b> definition is satisfied without <b>paralysis</b> or <b>cognitive impairment</b> , persisting for 30 days or more.	NO	YES	
4.	<b>Stroke</b> definition 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 is satisfied without a degree of <b>severity</b> or <b>multiple MRIs</b> .	NO	YES	
7.	<b>Benign Brain Tumor</b> definition is satisfied without requiring <b>surgical</b> or <b>radiation treatment</b> , <b>paralysis</b> or <b>cognitive impairment</b> and doesn’t have an initial <b>90 day moratorium</b> .	NO	YES	
8.	<b>Parkinson’s Disease</b> definition is satisfied without the <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>	

*If the above 10 reasons aren’t enough to convince you to try our plan, call us and we’ll give you some more.*

For complete information contact:

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