

Specified Disease Rider

Extra protection when a serious diagnosis changes everything.

The Specified Disease Rider elevates your protection to a new level. Your Affordable Choice base plan provides daily cash benefits for hospital confinement, surgery and medical services. Add the Specified Disease Rider and you gain up to \$500,000 in additional coverage specifically for catastrophic conditions. This dual-layer approach ensures you're protected against both the everyday healthcare expenses and the financially devastating costs of life-altering illnesses.

Policy Features:

- The Specified Disease Rider has four deductible and two calendar year maximum options to choose from, providing flexibility in plan design
- This policy provides benefits that are a direct result of a Specified Disease
- Provides a lifetime maximum of \$2,000,000 in benefits

Covered Conditions:

- Amputation
- Amyotrophic Lateral Sclerosis (ALS)
- Angioplasty
- Cancer (Internal Cancer)
- Coronary Artery Bypass Surgery
- End Stage Renal Failure
- Heart Attack
- Heart Valve Surgery
- Implantable Cardiac Defibrillator
- Joint Replacement
- Major Organ Failure/Major Organ Transplant
- Pacemaker Implant
- Ruptured Aneurysm
- Stroke (Ischemic or Hemorrhagic)



Calendar Year Maximum:

- \$250,000
- \$500,000

Deductible:

- \$25,000
- \$50,000
- \$75,000
- \$100,000

