

Critical Cover Extra

Coverage for Critical Illnesses

If I were diagnosed with a serious medical condition...



How will we pay for all the
medical bills and **expenses** ?
related to my recovery

What would I and
my family have to
give up?

What will happen
to my **family**?

What **problems** would I and my family encounter if I could no longer work
and we **didn't have enough money** to pay for my medical bills ?

If you have ever lost sleep asking yourself any of these questions, then **Critical Cover Extra**, our critical illness product, can help you sleep better at night. Blue Cross wants to help you prepare for the uncertainties of the future. We want to help you protect not just your own health, but the financial and total well-being of your family. Being diagnosed with a serious illness is a reality many of us will have to face, so it's important to start building the physical, emotional and monetary resources needed so you can face this challenge head on.

With **Critical Cover Extra**, Blue Cross offers a product that helps address your fears and anxieties about the future by providing you a lump sum cash benefit for critical illnesses. **Critical Cover Extra** is coverage that will give you much needed support in the event of a crisis.



Coverage You Can Count On

What is Critical Cover Extra?

Critical Cover Extra is coverage for critical illness. It is offered as a rider to our Blue Royale A, B and C products. *Critical Cover Extra* provides a one-time, lump sum payment on top of your Blue Royale Plan if you are diagnosed with any of the eight (8) covered medical conditions.

I already have medical insurance, why do I still need critical illness coverage under Critical Cover Extra?

While medical insurance such as our Blue Royale Dollar Plans already provide comprehensive medical coverage, there are direct and indirect costs that come with getting seriously ill that are not covered under any standard medical plan. The lump sum is intended not just to help pay for your medical bills, but also to provide much needed financial assistance to compensate for the loss of income brought about by your reduced ability to work. The benefit also provides you additional resources so you can make adjustments to your home or lifestyle as you cope with your illness. Since you can use the lump sum as you see fit, it can help pay for services or changes you need in order to make your condition more manageable, such as home care, child care or housekeeping. It can also help bridge the gap created by your income loss, so you can pay for other important things such as your home mortgage.

What is a critical illness?

A critical illness is basically a serious disease or medical condition in which death is possible or imminent.

What critical illnesses are covered under Critical Cover Extra?

The following illnesses and conditions are covered:

- Life Threatening Cancer
- Multiple Sclerosis
- Heart Attack
- Benign Brain Tumor
- Stroke
- Coronary Artery By-Pass Surgery
- Kidney/Renal Failure
- Major Organ Transplant

Please ask our Account Executives to further explain the definition of the illnesses. All covered conditions are subject to the definitions in the Policy.

Who can apply?

- New Blue Royale clients who are between 4 to 55 years old may buy *Critical Cover Extra* as a rider to their Policy. *Renewing* Blue Royale clients can apply upon Policy *renewal*.
- If the Principal will not buy *Critical Cover Extra*, dependents can still apply subject to Blue Cross's individual underwriting guidelines.

When will the critical illness be covered?

A critical illness that manifested and was diagnosed 180 days after the effective date is covered.

What are the lump sum benefit amounts for Critical Cover Extra?

Blue Cross will provide the following lump sum benefits:

Issue Age	Sum Insured Allowed Per Plan
4 to 18 years old	Blue Royale A, B and C: US\$25,000
19 to 55 years old	Blue Royale A: US\$25,000 Blue Royale B and C: US\$50,000

Notes:

- *Critical Cover Extra* provides a one-time lump sum payment upon the FIRST diagnosis of a covered critical illness. The coverage will end upon payment of the sum insured for one of the covered critical illnesses.
- *Critical Cover Extra* is renewable until age 60.
- Critical Illness that was diagnosed and found to have started within 180 days after the effective date of coverage or the last reinstatement date of the Policy shall *not* be covered.
- Please ask our Account Executives to further explain our policy on qualifying period and pre-existing conditions under *Critical Cover Extra*.

How much premium do I have to pay?

Below are the annual premiums for the different age brackets under *Critical Cover Extra*:

Age Group	Sum Insured	
	\$25,000	\$50,000
4 - 18	\$ 31	N/A
19 - 25	\$ 31	\$ 60
26 - 30	\$ 46	\$ 90
31 - 35	\$ 85	\$ 170
36 - 40	\$ 149	\$ 297
41 - 45	\$ 247	\$ 494
46 - 50	\$ 373	\$ 744
51 - 55	\$ 582	\$ 1,163
56 - 60*	\$ 890	\$ 1,779

* For renewing clients only

Notes:

- Premiums may change subject to the results of medical evaluation of application and Medical Examination Form.
- Premiums are inclusive of all applicable taxes.
- Available in Annual and Semi Annual modes of payment, but following the mode of payment of your Blue Royale Plan.

What do I need to do if I would like to avail of Critical Cover Extra?

You will need to submit a duly accomplished application form and Medical Examination Form. Generally speaking, the costs of the required health screening tests will be care of Blue Cross. After paying the premium, you may file the costs of the required tests for reimbursement with Blue Cross. Samples of said forms are available upon request from our Account Executives.