

Foundations Critical Illness Insurance



PRESIDENTIAL LIFE
INSURANCE



Critical Illness at a Glance

The Need

Most insurance plans do not cover all expenses incurred with medical treatment, especially when you consider the missed work and impact it can have on keeping up on your finances.



What's So Great About Critical Illness Insurance?

- Pays a cash lump sum upon diagnosis of a critical illness
- Pays in addition to any other insurance you may have
- Benefits can be used to pay:
 - Coinsurance and deductibles from medical insurance plans
 - Necessities like housing and car payments
 - Specialist fees and experimental treatment
 - Treatment related expenses - travel, food, gas, hotel, pet boarding and more
 - Day-to-day living expenses like additional childcare
 - Special equipment
 - Home modifications necessary for recovery





Critical Illness at a Glance

Benefits

Category 1 - Cancer	Category 2 - Heart	Category 3 - Major Events	Category 4 - Other Covered
<ul style="list-style-type: none"> ◆ Non-Invasive Cancer ◆ Skin Cancer 	<ul style="list-style-type: none"> ◆ Heart Attack (100%) ◆ Heart Transplant (100%) ◆ Stroke (100%) ◆ Angioplasty (25%) ◆ Aortic Surgery (25%) ◆ Coronary Artery Bypass Surgery (25%) ◆ Heart Valve Replacement/Repair Surgery (25%) 	<ul style="list-style-type: none"> ◆ Coma (100%) ◆ Kidney Failure (ESRD) (100%) ◆ Major Organ Transplant, other than heart (100%) ◆ Paralysis (100%) 	<ul style="list-style-type: none"> ◆ Advanced Alzheimer's Disease ◆ Advanced Parkinson's Disease ◆ Loss of Hearing, Sight, Speech

Additional Coverages may include Transient Ischemic Attack, Benign Brain Tumor, Human Coronavirus, Muscular Dystrophy, Rabies, Systemic Lupus, Lyme Disease, Type 1 Diabetes, and Sepsis. Please review Certificate for full coverage information.

THIS POLICY PROVIDES LIMITED BENEFITS.

Policy Form PLIC-CI-0623 is not available in all states and benefits may vary. The policy has specific terms and conditions relating to coverage, including limitations and exclusions. For costs and complete details of the coverage, please call or write the company or your insurance professional.

What Makes Us Unique:

- **Reoccurrence and Additional Diagnosis**

If you have a reoccurrence or an additional diagnosis of a Critical Illness, benefits may be payable for the same Critical Illness as outlined in your Certificate of Coverage.
- **Health Screening Benefit**

We will pay the amount shown in the Policy Schedule for Health Screening Tests performed while an Insured's coverage is in force. Over 20 standard Health Screening Tests are eligible to receive this benefit per your Certificate of Coverage.
- **Mortgage and Rent Reimbursement**

We will pay this benefit if the Insured or Spouse named in the Certificate misses 5 or more days of work in any calendar month as a result of a covered condition for which the Critical Illness Benefit is payable under the Certificate. The missed work must be within twelve (12) months from the Date of Diagnosis for such covered condition.

About Presidential Life Insurance

Each of our products can be tailored to your specific needs and budget. No matter where you are in life, Presidential Life is here to provide coverage when it is needed.

Being nimble and able to adapt and respond quickly to our client's needs also distinguishes us as an insurance company. We work with our clients and brokers to deliver value each and every day.



At Presidential Life, we're here to help protect you, your family, and what really matters to you.

We are committed to exceeding our clients' and brokers' expectations with the highest quality products and superior service.

- Life Insurance
- Disability Insurance
- Accident Insurance
- Hospital Indemnity
- Critical Illness
- Cancer

Call us at 855-639-7542

today to learn more about our products or get a broker appointment.

Or e-mail us at info@plicvb.com