

## **GPS Consulting Group is pleased to offer the Critical Illness insurance program through our provider FutureBright.**

### **Critical Illness Insurance Overview**

The Critical Illness Insurance offers a guaranteed acceptance plan with a tax-free lump sum benefit upon the diagnosis of a serious illness or other conditions such as heart attack, stroke, or cancer.

- *\$25,000.00 Coverage for 18 Critical Illnesses*
- *Can be offered as a Voluntary or Mandatory Plan*
- *Guaranteed Issue- easy enrollment process –no medical questionnaire required!*
- *Premiums are not determined by age or gender*
- *Plan covers ages 18 to 65 – during working years*
- *Convenient payment options -Premiums can be paid by Employer or Employees*
  - Premiums can be deducted from payroll and invoiced as a group or,*
  - Individually by each employee by PAC or VISA/ Mastercard*
- *Coverage can be portable for employees*
- *Coverage is available for employee's spouses or family members.*
- *Relief of emotional and moral burden of employees getting timely medical treatment*

### *Statistics*

- *1 in 4 will contract heart disease.*
- *75,000 suffer heart attacks each year.*
- *70% of open-heart operations are coronary bypasses.*
- *1 in 4 currently suffers from cardiovascular disease.*
- *75% of stroke victims survive the initial event.*
- *1 in 20 runs the risk of having a stroke before age 70.*
- *1 in 3 will develop some form of life threatening cancer.*
- *125,000 new cancer cases are reported annually.*
- *1% increase per year in incidence of cancer since 1970.*