

HM WORKSITE ADVANTAGE

SOLUTIONS THAT PROVIDE OPTIONS AND FLEXIBILITY



800.328.5433

www.hminsurancergroup.com

Critical Illness Product Highlights



Next Generation Product Covers More with Higher Benefits

The HM Worksite Advantage group Critical Illness product includes many enhanced features to appeal to employers seeking benefits that their employees will value. Our Critical Illness insurance pays directly to the covered individual, with no coordination of benefits, is compatible with High Deductible Health Plans, and helps to protect employees and their families.

Illness	% of Face Amount
Myocardial Infarction (Heart Attack)	100% [†]
Stroke	100%
Invasive Cancer	100% [†]
Major Organ Transplant	100%
End-stage Renal Disease (Kidney Failure)	100%
Loss of Sight, Speech or Hearing	100% ^{††}
Coma	100% ^{††}
Paralysis	100% ^{††}
Coronary Artery Bypass	25% ^{††}
Carcinoma in Situ	25% ^{††}
Skin Cancer	10% ^{††}

[†] Reduced by any partial benefit paid for the same diagnosis.

^{††} Payable once per lifetime.

It is easy to say, "We make it easy to do business with us." At HM, we say it...and do it.

To learn more, contact your HM Sales Representative or go to www.smarteranswersfaster.com

ABOUT HM INSURANCE GROUP

HM Insurance Group, a Highmark Company, offers a product portfolio featuring HM Worksite Advantage — Critical Illness, Accident, Disability Income and Term Life insurance — and HM Care Advantage, a limited benefit medical plan. HM is a recognized leader in excess loss and reinsurance including Employer Stop Loss, Provider Excess and HMO Reinsurance.

It's our policy to protect. We stand by that pledge by offering you dependable service and high-value, flexible health risk solutions to achieve the best outcomes for your groups.

Critical Illness coverage is underwritten by HM Life Insurance Company, Pittsburgh, PA, under policy form series HM-CI 308. Certain exclusions and limitations apply. The coverage or service requested may not be available in all states and is subject to all applicable state and federal laws.

The Plan Protects Them. We Protect You.

Offering great products isn't enough, so we pair value and service with competitively designed products to help you succeed.

- HM's Worksite model matches a custom approach to each group. Depending on the unique needs of your client, we work with you to design a plan offering and implement a full-service enrollment, administration and billing solution.
- Our team of Worksite experts delivers smarter answers faster, from sales to underwriting, enrollment and account set-up.
- We share market insights, develop customized communications plans and work to create mutual success for you and your clients.
- With HM Enrollment Advantage, you will benefit from our full-service enrollment support featuring a dedicated staff and current technology solutions to manage all aspects of the enrollment process to maximize results. From defining the approach to developing an employee communications plan and marketing materials, we actively oversee and coordinate every aspect of the enrollment.

Highlights

- Pays a lump sum benefit upon initial diagnosis, reoccurrence and additional covered occurrences
- Annual health screening benefit is included
- Coverage is guaranteed issue for all group sizes when participation requirement is met
- Benefit amounts range from \$2,500 to \$200,000
- Spouse* is eligible for up to 100% of employee benefit
- Children are automatically covered at 25% of employee benefit amount, up to \$20,000
- Policy can be issued to a minimum of 10 covered lives
- Eligibility requirement is 15 hours worked per week
- Employer payment increases guaranteed issue amounts
- Commission options include heaped or level payments**
- Full-service enrollment, administration and billing support

* Spouse may include domestic partner

** Subject to state regulations

