

HM WORKSITE ADVANTAGE

SOLUTIONS THAT PROVIDE OPTIONS AND FLEXIBILITY



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www.hminsurancergroup.com

Specified Critical Illness Product Highlights



Specified Critical Illness Pays For First Occurrence, Reoccurrence and Additional Occurrence

The HM Worksite Advantage group Specified Critical Illness product includes many enhanced features to appeal to employers seeking benefits that their employees will value. Our Specified 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.

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 account management, enrollment coordination and underwriting.
- 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 current technology solutions and a dedicated staff to manage all aspects of the enrollment 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.

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

[†] Payable once per lifetime.

^{††} Benefits paid for Carcinoma in Situ, Skin Cancer and Coronary Artery Bypass Surgery reduce the benefit payable for subsequently diagnosed Invasive Cancer and Heart Attack, respectively.

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 LIFE INSURANCE COMPANY OF NEW YORK

HM Life Insurance Company of New York is part of HM Insurance Group, a Highmark Company, that offers a product portfolio featuring Employer Stop Loss, HM Worksite Advantage — Critical Illness, Accident, Disability Income and Term Life insurance plans — and HM Care Advantage, a limited benefit medical plan. The coverage or service requested may not be available in New York or other states and is subject to all applicable state and federal laws.

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 of New York, New York, NY, under policy form HM-CI 308.

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 \$2,000 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
- Full-service enrollment, administration and billing support
- Level commissions

* Spouse may include domestic partner

