

# INSURANCE PLANS POWERED BY CIGNA

## exclusively for HGEA Members



Underwritten by Life Insurance Company of North America  
Administered by MWG Mestmaker & Associates

### NEW MEMBERS HAVE 90 DAYS TO ENROLL



#### Highlights

- Pays a lump sum benefit upon diagnosis of a covered critical illness (including cancer, heart attack, stroke, Parkinson's Disease, heart disease and more)
- Provides up to \$20,000 Guarantee Issue for members, up to \$10,000 for spouse, and up to \$5,000 for dependents if you apply within your initial eligibility period
- No waiting period and no age restrictions
- Pre-existing conditions do not apply with this plan
- Maximum Lifetime Limit is equal to the lesser of five times the elected benefit amount or \$100,000 per covered person (exclusions apply)
- **Portability Conversion:** Coverage will continue at the same benefit level as long as you retain your membership in HGEA\*

#### More Details

- Pays a lump sum benefit direct to the insured, unless otherwise assigned, upon the date of diagnosis made after the coverage effective date, for each of the Covered Conditions listed on Summary of Benefits
- Critical Illness Recurrence Benefit will be paid for the diagnosis of a subsequent Covered Condition that has already received a benefit payout under this policy after a 12-month waiting period from the previous diagnosis, subject to the Maximum Lifetime Limit
- This plan has limitations and exclusions

#### Highlights

- Provides up to \$200,000 Guarantee Issue for members, up to \$75,000 for spouse, and up to \$10,000 for dependents if you apply within your initial eligibility period
- Up to \$500,000 of coverage may be purchased under this program for members (up to \$75,000 for spouse)
- **Portability Conversion:** Coverage will continue at the same benefit level as long as you retain your membership in HGEA\*

#### More Details

- Members of HGEA in good standing who work at least 20 hours per week on a regular basis are eligible to participate
- Up to 100k or double your term life benefit coverage amount of common carrier coverage (when a fare-paying ticketed passenger on a plane, ship, train, or bus) included for members
- Special living benefits, up to 75% of the insurance, may be paid if the attending physician indicates the insured has a terminal illness with less than twelve months life expectancy. This means that money can be received from this program at a time when funds are needed most.
- If you become totally disabled before age 60, premiums will be waived until you are no longer disabled, or you begin to receive retirement benefits, or you attain age 65
- All amounts of insurance will reduce 35% at age 65, 55% at age 70, and 70% at age 75
- This plan has limitations and exclusions

**\*If leaving government service you may keep your coverage by becoming an associate member.**



**MESTMAKER & ASSOC.**  
A Division of Morgan White Group

To enroll or learn more, please contact:

**833-448-6466**

1164 Bishop Street, Suite 400,  
Honolulu, HI 96831