

CriticalSelect™ Rider for Additional Coverage

The **CriticalSelect Rider™** is an optional add-on that gives insureds **fast, direct financial support** when faced with a serious illness or major medical event. It's the perfect complement to their existing Best Doctors Insurance health plan—providing **cash when it's needed most**, with zero restrictions on how the money is used.

As an agent, the CriticalSelect™ Rider gives you a **powerful, easy-to-explain product** that increases protection, strengthens loyalty, and adds meaningful value to every proposal.

How it works

✓ Lump-sum cash benefit

If diagnosed with a covered medical condition after the coverage start date, the insured receives the **full benefit amount chosen** (US\$25,000 or US\$50,000) once all payment conditions are met and they survive 28 days after diagnosis. This provides **instant liquidity** during a difficult time.

✓ Ideal add-on to any eligible Best Doctors Insurance plan

The Rider remains active **as long as the insured maintains an active eligible health plan** with Best Doctors Insurance. Renewed automatically every 12 months.

✓ Risk-free review period

Clients can review the Rider for **10 days** and return it for a refund of premiums paid (minus administrative fees) if they choose not to keep it.

✓ Coverage through age 65

Protection is guaranteed up to age 65, offering security through years of higher risk.

✓ Clear eligibility

Available for insured individuals ages 3–60 at the time of application. Premiums adjust annually by age and smoking status.

Covered medical conditions

The CriticalSelect™ Rider pays the selected benefit if any of the following conditions or procedures occur after the effective date of coverage and while the Rider is active:

- Acute Myocardial Infarction (heart attack)
- Aortic Coronary Bypass
- Benign Brain Tumor
- Cancer (life-threatening)
- Cerebral Vascular Accident (life-threatening)
- Limb Loss (arm or leg)
- Bilateral Deafness (loss of hearing)
- Total Blindness (loss of vision)
- Multiple Sclerosis
- Paralysis
- Parkinson's Disease
- Renal Failure
- Systemic Lupus Erythematosus (SLE)
- Transplant of kidneys, heart, lungs, liver, pancreas, and/or bone marrow

Important conditions

✓ Coverage starts quickly—but not immediately

Illnesses or injuries manifested within the first **three months** of coverage are excluded.

✓ The Rider ends when key events occur

Coverage automatically ends if:

- Premiums aren't paid,
- The insured cancels or doesn't renew,
- The insured reaches age 65,
- The primary policy is no longer active,
- The insured dies, or
- The maximum benefit has been paid.

✓ Claims are filed digitally

Documentation (diagnostic reports, medical records, invoices) must be submitted within **180 days** of treatment.

Transparency clients can trust

This Rider is issued based on the information provided in the Health Insurance Application. If any information is false, incomplete, misleading, or omitted in a way that increases the risk, the Rider may be canceled and no benefits will be payable.

The Rider is subject to all **terms, provisions, exclusions, definitions, amendments, and restrictions** of the Insured's health plan with Best Doctors Insurance.