Critical Illness

Critical Illness is coverage designed to protect you and your covered family members if you are diagnosed with a major illness. This type of plan provides you with extra funds to meet the demands that come with critical illness health emergencies, which often prove to be costly.

Whether you need the extra money to pay for medical treatment, to help offset travel costs associated with treatment, or to just pay your everyday expenses such as groceries or your rent, Critical Illness is there to help you when you need it.

This benefit provides you with a lump-sum payment per critical illness, and you can choose to enroll for increments of $10,000, $20,000 or $30,000.

Some Covered Sevices Include:

- Benign Brain Tumor
- Coronary Artery Bypass
- Graft
- Sickle Cell Anemia
- Heart Attack
- Legionnaire's Disease
- Malaria
- Covid-19
- Diptheria
- Cystic Fibrosis
- Spina Bifida Coma
- Alzheimers Disease
- Muscular Distrophy
- And Much More!

Visit the BHRA website for a complete list of covered services and coverage rates!

Please Note: If you have previously been diagnosed with one of these conditions, it may be subject to limitations and exclusions.