



What is it?

Critical illness insurance is a supplemental health product that may provide benefits if you or your covered dependent suffers a covered illness.

Why is this coverage valuable?

Unexpected expenses can add up after a critical illness. This coverage provides cash to pay health insurance deductibles, transportation, childcare, and anything else you and your family need while you receive treatment and recover.

Your critical illness coverage

Eligibility description	All full-time employees
Contribution	You pay the cost of your coverage.
Employee coverage amount	\$10,000, \$20,000, \$30,000, \$40,000, or \$50,000
Spouse/domestic partner coverage amount	\$5,000, \$10,000, \$15,000, \$20,000, or \$25,000 up to 50% of employee benefit amount
Dependent children coverage	Your dependent children automatically receive 50% of your coverage amount at no extra cost.
Preexisting condition	Not applicable
Covered conditions	
Heart attack	100%
Arterial/vascular disease	25%
Stroke	100%
Major organ failure (heart, lung, liver, pancreas, or intestine)	100%
End state renal (kidney) failure	100%
Invasive cancer	100%
Noninvasive cancer (in situ)	25%
Skin cancer	\$1,000 per lifetime
Supplemental conditions	
AIDS	100%
Advanced Alzheimer's disease	100%
Advanced Parkinson's disease	100%
Advanced ALS/Lou Gehrig's disease	100%
Advanced multiple sclerosis	100%
Advanced Huntington's disease	100%
Advanced COPD	100%
Benign brain tumor	100%
Loss of sight, hearing and/or speech	100%
Accidental injuries benefit	



Severe burns, permanent paralysis, or traumatic brain injuries (includes coma)	100%
Occupational disease (employee only)	
HIV	100%
Hepatitis (B, C, D)	100%
Tuberculosis	25%
Invasive MRSA infection	25%
Tetanus	25%
Rabies	25%
Additional childhood conditions	
Cerebral palsy	100%
Cleft lip, cleft palate	100%
Cystic fibrosis	100%
Down syndrome	100%
Muscular dystrophy	100%
Spina bifida	100%
Type 1 diabetes	100%
Recovery assistance	
Family care benefit	\$25 per day for up to 30 days
Lodging when 100 or more miles from home	\$100 per day for up to 15 nights
Transportation when 100 or more miles from home	\$200 per trip for up to 2 trips
Health assessment/wellness benefit	
You receive a cash benefit every year you and any covered family members complete a single covered exam or screening.	\$100

Benefit exclusions

Like any insurance, your critical illness policy does have exclusions. The list below provides common exclusions but isn't meant to be exhaustive of all exclusions or limitations that may be part of your policy. See your policy for full details. The policy may not cover covered conditions or loss caused or contributed to by:

- Suicide, attempted suicide, or any intentionally self-inflicted injury, while sane or insane
- Committing or attempting to commit a felony, participation in a felony, or committing a felony
- War or any act of war, declared or undeclared
- Participation in a riot, insurrection, or rebellion of any kind, active participation in a riot, insurrection, or rebellion, voluntary participation in a riot, insurrection, or rebellion, or participation in a riot or insurrection
- A covered condition sustained while residing outside the U.S., U.S. territories, Canada, or Mexico for more than 12 months

Benefits won't be payable if the insured person is incarcerated in any type of penal or detention facility. A benefit for heart attack or sudden cardiac arrest isn't payable if the event occurs during a medical procedure. This is an incomplete list of benefit exclusions. A complete list is included in the policy. State variations apply.



State-specific language

California: A person must be covered by an individual or group policy or contract that arranges or provides medical, hospital, and surgical coverage not designed to supplement other private or governmental plans. If a person and any dependents to be enrolled aren't covered by such a plan, they may not enroll for critical illness insurance.

Critical illness rate information

Option	Monthly rate
Employee and spouse/domestic partner rate	See rate tables below.

Employee monthly rate per \$1000:

Age range (attained age)	Premium monthly rate for smoker	Premium monthly rate for non smoker
Under 24	\$0.371	\$0.339
25-29	\$0.404	\$0.351
30-34	\$0.493	\$0.402
35-39	\$0.671	\$0.484
40-44	\$0.852	\$0.571
45-49	\$1.190	\$0.725
50-54	\$1.611	\$0.957
55-59	\$2.149	\$1.264
60-64	\$2.599	\$1.558
65-69	\$3.028	\$1.907
Above 70	\$4.037	\$2.623

Spouse/domestic partner monthly rate per \$1000:

Age range (attained age)	Premium monthly rate for smoker	Premium monthly rate for non smoker
Under 24	\$0.429	\$0.390
25-29	\$0.468	\$0.410
30-34	\$0.573	\$0.468
35-39	\$0.776	\$0.558
40-44	\$0.963	\$0.651
45-49	\$1.373	\$0.839
50-54	\$1.907	\$1.151
55-59	\$2.488	\$1.486
60-64	\$3.019	\$1.833
65-69	\$3.553	\$2.250
Above 70	\$4.739	\$3.140



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This is not intended as a complete description of the insurance coverage offered. Controlling provisions are provided in the policy, and this summary does not modify those provisions or the insurance in any way. This is not a binding contract. A certificate of coverage will be made available to you that describes the benefits in greater detail. Refer to your certificate for your maximum benefit amounts. Should there be a difference between this summary and the policy, the policy will govern. Benefits may vary by state, have limits on the number of services provided, or limit the time frame in which the services must be rendered. See your certificate booklet or policy for more information.

Some benefits have limits on the number of services provided or limit the time frame in which the services must be rendered. See your certificate booklet or policy for more information. This insurance product does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

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