A little help when you're not 100%.

Critical Illness Insurance

Duncanville Independent School District

Critical Illness Insurance which we call Critical Illness Benefits provides a lump-sum payment upon diagnosis of a covered illness, such as cancer, heart attack, or stroke. This benefit can be used to cover medical expenses, lost income, or other financial burdens, offering peace of mind and financial support during a challenging time.

If you have any questions about your benefit options, visit https://app.pasito.ai/duncanvilleisd

What are Critical Illness Benefits?

To support your financial well-being, Duncanville Independent School District is offering Critical Illness Benefits for all eligible employees.

This coverage is paid by you and is available for yourself and your eligible dependents.
It offers cash payments if you are diagnosed with a covered serious illness, such as cancer, heart attack, or stroke. These payments can help you manage unexpected costs and give you greater control over your finances. You must be actively at work with you employer on the day your coverage takes effect. Use it for things like:

- **Mortgage or Rent**
- **Out-of-Pocket Medical Costs**
- **Travel for Treatment**
- **Everyday Living Expenses**

Critical Illness plan benefits.

For Yourself: $5,000, $10,000, $20,000, $30,000, $40,000 or $50,000
For Your Spouse/ Partner: 50% of your coverage amount
For Your Children: $5,000

Will you need to answer medical questions?

Coverage is guaranteed issue. You will not need to provide evidence of insurability.

Stay proactive about your health and get rewarded.

Health Screening Benefit: When you or a covered family member complete an eligible preventive screening like an annual physical, mammogram, colonoscopy or biometric blood test, you'll receive $100 per person, per calendar year directly to you. It's a simple way to offset the cost of routine check-ups while maximizing your benefits.

The Hartford

How Critical Illness Benefits work:

David's Story[1]

David always considered himself healthy, but one morning, he felt an intense pain in his chest and was rushed to the hospital. He'd suffered a heart attack and needed immediate surgery followed by weeks of recovery and cardiac rehab.

Fortunately, David had signed up for Critical Illness insurance through work. After his diagnosis, he received a lump-sum cash benefit that helped cover expenses his health insurance didn't—like hospital bills, transportation to appointments, and everyday costs while he was out of work.

With the financial support from his Critical Illness coverage, David could focus on getting better without worrying about his bills.

Here's how you and your family can benefit from this coverage if something happens to you:

Married with kids, lots of expenses

Lump-sum payout helps cover family bills and daily costs while you recover.

Single parent, multiple responsibilities

Gives you financial breathing room so you can focus on getting better, not bills.

Dual income, no kids

Covers lost income or out-of-pocket medical expenses without draining savings.

Growing children, aging parents

Helps you manage care costs for your kids or parents if a major illness hits.

Single and carefree

Protects your income and lifestyle so that a diagnosis doesn't derail your finances.

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The Hartford

THIS POLICY PROVIDES LIMITED BENEFITS FOR SPECIFIED DISEASES ONLY. IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE POLICY. This limited benefit plan (1) does not constitute major medical coverage, and (2) does not satisfy the individual mandate of the Affordable Care Act (ACA) because the coverage does not meet the requirements of minimum essential coverage.

Critical Illness Form Series includes GBD-2600, GBD-2700, GBD-3600, GBD-3700, or state equivalent. Not available in all states.

In New York: This policy provides limited benefits health insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

1Critical Illness is referred to as "Specified Disease" in New York.

2This case illustration is fictious and for illustrative purposes only.

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The Hartford’s Critical Illness plan will pay a lump sum benefit for a covered person diagnosed w
ith any of the following covered illnesses while insurance is in effect..

COVERED ILLNESS	BENEFIT
Cancer	
Invasive Cancer	100% of coverage amount
Non-Invasive Cancer	100% of coverage amount
Benign Brain Tumor	100% of coverage amount
Non-Melanoma Skin Cancer	$250
Vascular	
Heart Attack	100% of coverage amount
Heart Failure/Transplant	100% of coverage amount
Coronary Artery Disease/Bypass Graft	100% of coverage amount
Angioplasty/Stent	25% of coverage amount
Stroke	100% of coverage amount
Aneurysm	100% of coverage amount
Other Specified	
Major Organ Failure/Transplant	100% of coverage amount
End Stage Renal Failure	100% of coverage amount
Coma	100% of coverage amount
Paralysis	100% of coverage amount
Loss of Vision	100% of coverage amount
Loss of Hearing	100% of coverage amount
Loss of Speech	100% of coverage amount
Bone Marrow Disease/Transplant	25% of coverage amount
Other Dread Diseases	25% of coverage amount – Includes COVID-19 diagnosis subject to certain requirements
Neurological (Optional Benefits Package)	
Advanced Parkinson’s	100% of coverage amount
Amyotrophic Lateral Sclerosis (ALS or “Lou Gehrig’s”)	100% of coverage amount
Advanced Multiple Sclerosis (MS)	100% of coverage amount
Advanced Alzheimer's Disease	100% of coverage amount
Child Specified (Optional Benefits Package)	
Cerebral Palsy	100% of coverage amount
Congenital Heart Disease	100% of coverage amount
Cystic Fibrosis (CF)	100% of coverage amount
Muscular Dystrophy	100% of coverage amount
Spina Bifida	100% of coverage amount
Additional Plan Features & Services	
BENEFIT SEPARATION PERIOD	30 days
COVERAGE MAXIMUM (% of coverage amount)	Employee/Spouse: 500%; Child(ren): 300%

RECURRENCE BENEFIT (% of coverage amount)	100%; 12 months separation period
EXPANDED CANCER BENEFITS PACKAGE	• Second Opinion Cancer: $500 • Prosthesis/Wig: $500
HEALTH SCREENING BENEFIT	$100 once per year for each covered person
PRE-EXISTING CONDITION LIMITATION	None
POLICY AGE LIMIT	Coverage terminates when the employee reaches age 80
PORTABILITY	Included
CONTINUATION OF COVERAGE	Included
CONTINUITY OF COVERAGE	Included
THE HARTFORD'S CLAIMS CONNECTIONS	Proactive Communications[4] – Quarterly reminders via text or email to participating employees to educate on the product and remind them to file claims