

Aetna Critical Illness Plan

Plan Description

Aetna's critical illness plan provides cash benefits to help cover out-of-pocket costs that come with a covered critical illness such as heart attack or stroke or cancer.

Plan Eligibility

- Employee eligibility as defined by the Client. A minimum of at least 15 hours per week is required
- Eligible dependents include Legal spouse, domestic partner, civil union partner, children under age 26 and provided they meet the definition of dependent child as defined by the state
- Retirees are not considered actively at work and therefore not eligible for this plan
- Coverage will not terminate due to age

Plan Highlights

- Guaranteed Issue
- Rate Guarantee for 60 months subject to all other terms in this Proposal
- Tobacco/Non Tobacco rates
- Issue age bands
- 4 Tier Coverage options include: Employee, Employee & Spouse, Employee & Children and Family
- Pre-ex waived
- HSA compatible
- Benefits paid to the employee
- Simplified Claims Process for Aetna medical members
- Online claims process for employees not enrolled in an Aetna medical plan
- Participation Requirement Waived

Plan Features

- Spouse Face Amount: 100%
- Child(ren) Face Amount: 50%
- Subsequent Critical Illness Diagnosis Benefit: 100% after 0 days
- Recurrence Critical Illness Diagnosis Benefit: 100% after 90 days
- Recurrence Cancer (invasive) Diagnosis Benefit: 100% after 90 days
- Recurrence Carcinoma in Situ Diagnosis Benefit (non-invasive): 100% after 90 days
- No benefit reductions due to age
- Health Screening Benefit
- Waiver of Premium
- Portable

Value Added Programs

- Member-only CVS shopping site with 20% discount:
 - Curated CVS shopping site for members to shop a variety of health and wellness products including adult care, cold care, first aid, home health care, feminine products, pain relief, vitamins and more
 - Unique code gives members 20% off CVS branded items

Critical Illness Plan Benefits

Face Amounts

Covered Benefit	Amount
Employee face amount	\$5,000
	\$10,000
	\$15,000
	\$20,000
	\$25,000
	\$30,000
	\$35,000
	\$40,000
	\$45,000
	\$50,000
Spouse face amount or benefit amount	100% of EE face amount or benefit amount
Child(ren) face amount or benefit amount	50% of EE face amount or benefit amount

Plan Features

Covered Benefit	Percent of Face Amount / Employee Benefit Amount
Subsequent critical illness diagnosis	100%
<i>Minimum days between diagnosis of different condition</i>	<i>0 days</i>
Recurrence critical illness diagnosis	100%
<i>Minimum days between diagnosis of same condition</i>	<i>90 days</i>
Recurrence cancer (invasive) diagnosis	100%
<i>Minimum days between diagnosis of cancer (invasive)**</i>	<i>90 days</i>
Recurrence carcinoma in situ diagnosis	100%
<i>Minimum days between diagnosis of carcinoma in situ**</i>	<i>90 days</i>

** In addition to the separation period, the insured person must be treatment free during the separation period. Treatment does not include maintenance drug therapy or routine follow-up visits to a physician to confirm the initial cancer or carcinoma in situ has not returned.

Critical Illness Benefits – Autoimmune

Covered Benefit	Percent of Face Amount / Employee Benefit Amount
Addison's disease (adrenal hypofunction)	25%
Lupus	25%
Myasthenia gravis	25%
Multiple sclerosis	100%
Muscular dystrophy	25%

Critical Illness Benefits – Childhood Condition

Covered Benefit	Percent of Face Amount / Employee Benefit Amount
Anal atresia	100%
Andersen disease	100%
Anencephaly	100%
Autism spectrum disorder (type I, II & III)	\$3,000
Biliary atresia	100%
Canavan disease	100%
Cerebral palsy	100%
Cleft lip or cleft palate	100%
Congenital heart defect	100%
Cystic fibrosis	100%
Diaphragmatic hernia	100%
Down syndrome	100%
Ehlers-Danlos syndrome	100%
Fragile X syndrome	100%
Gastroschisis	100%
Gaucher disease (type II & III)	100%
Glutaric acidemia	100%
Hexosaminidase activator deficiency	100%
Hirschsprung's disease	100%
Infantile Tay-Sachs	100%
Infantile-onset ascending spastic paralysis	100%
Juvenile primary lateral sclerosis	100%
Lesch-Nyham syndrome	100%
Mucopolysaccharidoses (MPS)	100%
Niemann-Pick disease (NPD)	100%
Omphalocele	100%
Osteogenesis imperfecta	100%
Phenylketonuria (PKU)	100%
Pompe disease	100%
Pyloric stenosis	100%
Sandhoff disease	100%
Sickle cell anemia	100%
Spina bifida	100%
Spinal muscular atrophy	100%
Zellweger syndrome	100%

No Maximum diagnoses per Plan year

Critical Illness Benefits - Chronic Condition

Covered Benefit	Percent of Face Amount / Employee Benefit Amount
Diabetes	
Type I	100%
Primary sclerosing cholangitis (PSC)	25%
Systemic sclerosis (scleroderma)	25%

Critical Illness Benefits - Infectious Disease

Covered Benefit	Percent of Face Amount / Employee Benefit Amount
Cholera	25%
Coronavirus	25%
Creutzfeldt-Jakob disease	25%
Diphtheria	25%
Ebola	25%
Encephalitis	25%
Hepatitis - occupational	100%
Human immunodeficiency virus (HIV)	25%
Legionnaire's disease	25%
Lyme disease	25%
Malaria	25%
Meningitis - amebic, bacterial, fungal, parasitic, viral	25%
Methicillin-resistant staphylococcus aureus (MRSA)	25%
Necrotizing Fasciitis	25%
Osteomyelitis	25%
Pneumonia	25%
Polio	25%
Rabies	25%
Rocky mountain spotted fever (RMSF)	25%
Septic shock and Severe sepsis	25%
Tetanus	25%
Tuberculosis (TB)	25%
Tularemia	25%
Typhoid Fever	25%
Variant influenza virus (swine flu in humans)	25%
<i>Maximum infectious disease diagnosis per plan year</i>	<i>1</i>

Note: the following infectious disease benefits require a hospital stay of at least 5 days: Coronavirus, Creutzfeldt-Jakob disease, Ebola, Pneumonia, Septic shock and severe sepsis, Variant influenza virus (swine flu in humans)

Critical Illness Benefits – Neurological (Brain)

Covered Benefit	Percent of Face Amount / Employee Benefit Amount
Advanced dementia	25%
Alzheimer's disease	100%
Amyotrophic lateral sclerosis (ALS)	100%
Benign brain or spinal cord tumor	100%
Coma (non-induced)	100%
Huntington's disease	100%
Parkinson's disease	100%
Persistent vegetative state (PVS)	100%
Ruptured Aneurysm	50%
Stroke	100%
Transient ischemic attack (TIA)	25%
<i>Maximum per lifetime</i>	<i>1</i>

Critical Illness Benefits – Other

Covered Benefit	Percent of Face Amount / Employee Benefit Amount
Aplastic anemia	25%
Bone Marrow Transplant (Include Autologous)	100%
<i>Maximum per lifetime</i>	<i>1</i>
End-stage renal failure	100%
Hemophilia	100%
Idiopathic pulmonary fibrosis	100%
Loss of Hearing	100%
Loss of Sight (blindness)	100%
Loss of Speech	100%
Major Organ Failure (heart, liver, lung(s), or pancreas)	100%
<i>Maximum per plan year</i>	<i>NoMax</i>
Paralysis	
Quadriplegia	100%
Triplegia	100%
Paraplegia	100%
Hemiplegia	100%
Diplegia	100%
Monoplegia	100%
Sarcoidosis	25%
Third Degree Burns	100%

Note: Sarcoidosis requires a hospital stay of at least 5 days

Critical Illness Benefits – Vascular (Heart)

Covered Benefit	Percent of Face Amount / Employee Benefit Amount
Coronary artery condition requiring bypass surgery	50%
Heart attack (myocardial infarction)	100%
Heart arrhythmia	25%
Sudden Cardiac Arrest	100%
Maximum per plan year	NoMax

Cancer Benefits

Covered Benefit	Percent of Face Amount / Employee Benefit Amount
Cancer (Invasive)	100%
Carcinoma in situ (non-invasive)	25%
Skin Cancer	\$1,000
Maximum per lifetime	1

*For those members who were diagnosed with cancer prior to their effective date of coverage under the Aetna plan and then receive another cancer diagnosis (the first time) while covered under the Aetna plan, we will treat their diagnosis as an 'initial' diagnosis under the Aetna plan.

Waiver of Premium

Covered Benefit	Benefit Amount
If, as a result of your covered critical illness, cancer (invasive), carcinoma in situ or skin cancer you miss 30 continuous days of work we will waive the premium beginning on the first premium due date that occurs after the 30 th day of your absence, through the next 6 months of coverage. During such absence, you must remain employed with the policyholder. The premium waiver does not apply to your covered dependents.	Included

Health Screening Rider

Covered Benefit	Benefit Amount
Health screening*	\$100
<i>Maximum Screening per plan year</i>	<i>1</i>

*Covered Health Screenings

- Bone marrow screening
- Bone mass density measurement (DEXA, DXA)
- Biopsies for cancer
- Blood chemistry panel
- Breast sonogram
- Breast MRI
- Breast ultrasound
- Cancer antigen 125 blood test for ovarian cancer (CA 125)
- Carotid doppler ultrasound
- Chest x-ray (CXR)
- Cytologic screening
- Cancer antigen 15-3 blood test for breast cancer (CA 15-3)
- Carcinoembryonic antigen blood test for colon cancer (CEA)
- Clinical testicular exam
- Colonoscopy
- Complete blood count (CBC)
- Dental exam
- Digital rectal exam (DRE)
- Doppler screening for cancer
- Doppler screenings for peripheral vascular disease (also known as arteriosclerosis)
- Electroencephalogram (EEG)
- Electrocardiogram (EKG, ECG)
- Echocardiogram (ECHO)
- Endoscopy
- Eye exam
- Fasting blood glucose test
- Fasting plasma glucose test
- Flexible sigmoidoscopy
- Hearing test
- Hemocult stool analysis
- Hemoglobin A1C
- Human papillomavirus vaccination (HPV)
- Infectious disease testing
- Immunizations
- Lipoprotein profile (serum plus HDL, LDL, total cholesterol, and triglycerides)
- Mammography
- Oral cancer screening
- Pap smear
- Prostate specific antigen (PSA) test
- Routine health check-up exam
- Skin cancer biopsy
- Skin cancer screening
- Skin exam
- Serum protein electrophoresis (blood test for myeloma)
- Successful completion of smoking cessation program
- Stress test on bicycle or treadmill
- Test for sexually transmitted infections (STIs)
- Thermography
- ThinPrep pap test
- Two-hour post-load plasma glucose test
- Ultrasound for cancer detection
- Ultrasound screening for abdominal aortic aneurysms
- Virtual colonoscopy

Note: COVID-19 testing is covered as an eligible health screening benefit

Monthly Rates - Critical Illness Plan

Non-Tobacco Rates

	Employee	Employee & Spouse	Employee & Children	Family
Face Amount	\$5,000			
<30	\$4.44	\$9.44	\$4.44	\$9.44
30-39	\$6.96	\$14.85	\$6.96	\$14.85
40-49	\$10.56	\$22.25	\$10.56	\$22.25
50-59	\$13.09	\$29.06	\$13.09	\$29.06
60-69	\$15.20	\$34.03	\$15.20	\$34.03
70+	\$19.27	\$42.22	\$19.27	\$42.22

	Employee	Employee & Spouse	Employee & Children	Family
Face Amount	\$10,000			
<30	\$6.61	\$14.17	\$6.61	\$14.17
30-39	\$10.73	\$23.17	\$10.73	\$23.17
40-49	\$17.09	\$36.72	\$17.09	\$36.72
50-59	\$22.00	\$50.15	\$22.00	\$50.15
60-69	\$26.73	\$61.22	\$26.73	\$61.22
70+	\$35.96	\$79.81	\$35.96	\$79.81

	Employee	Employee & Spouse	Employee & Children	Family
Face Amount	\$15,000			
<30	\$8.77	\$18.90	\$8.77	\$18.90
30-39	\$14.50	\$31.48	\$14.50	\$31.48
40-49	\$23.61	\$51.19	\$23.61	\$51.19
50-59	\$30.91	\$71.25	\$30.91	\$71.25
60-69	\$38.26	\$88.40	\$38.26	\$88.40
70+	\$52.64	\$117.40	\$52.64	\$117.40

Employee	Employee & Spouse	Employee & Children	Family
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Face Amount \$20,000

<30	\$10.94	\$23.62	\$10.94	\$23.62
30-39	\$18.27	\$39.80	\$18.27	\$39.80
40-49	\$30.13	\$65.66	\$30.13	\$65.66
50-59	\$39.82	\$92.34	\$39.82	\$92.34
60-69	\$49.78	\$115.59	\$49.78	\$115.59
70+	\$69.33	\$154.99	\$69.33	\$154.99

Employee	Employee & Spouse	Employee & Children	Family
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Face Amount \$25,000

<30	\$13.10	\$28.35	\$13.10	\$28.35
30-39	\$22.05	\$48.12	\$22.05	\$48.12
40-49	\$36.65	\$80.13	\$36.65	\$80.13
50-59	\$48.73	\$113.43	\$48.73	\$113.43
60-69	\$61.31	\$142.78	\$61.31	\$142.78
70+	\$86.01	\$192.58	\$86.01	\$192.58

Employee	Employee & Spouse	Employee & Children	Family
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Face Amount \$30,000

<30	\$15.27	\$33.08	\$15.27	\$33.08
30-39	\$25.82	\$56.44	\$25.82	\$56.44
40-49	\$43.17	\$94.60	\$43.17	\$94.60
50-59	\$57.65	\$134.52	\$57.65	\$134.52
60-69	\$72.83	\$169.97	\$72.83	\$169.97
70+	\$102.70	\$230.17	\$102.70	\$230.17

Employee	Employee & Spouse	Employee & Children	Family
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Face Amount

\$35,000

<30	\$18.11	\$39.28	\$18.11	\$39.28
30-39	\$30.74	\$67.28	\$30.74	\$67.28
40-49	\$51.62	\$113.31	\$51.62	\$113.31
50-59	\$69.14	\$161.66	\$69.14	\$161.66
60-69	\$87.64	\$204.81	\$87.64	\$204.81
70+	\$124.02	\$278.16	\$124.02	\$278.16

Employee	Employee & Spouse	Employee & Children	Family
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Face Amount

\$40,000

<30	\$20.36	\$44.19	\$20.36	\$44.19
30-39	\$34.66	\$75.92	\$34.66	\$75.92
40-49	\$58.40	\$128.34	\$58.40	\$128.34
50-59	\$78.40	\$183.57	\$78.40	\$183.57
60-69	\$99.61	\$233.06	\$99.61	\$233.06
70+	\$141.36	\$317.21	\$141.36	\$317.21

Employee	Employee & Spouse	Employee & Children	Family
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Face Amount

\$45,000

<30	\$22.61	\$49.10	\$22.61	\$49.10
30-39	\$38.58	\$84.56	\$38.58	\$84.56
40-49	\$65.17	\$143.37	\$65.17	\$143.37
50-59	\$87.66	\$205.49	\$87.66	\$205.49
60-69	\$111.58	\$261.30	\$111.58	\$261.30
70+	\$158.69	\$356.26	\$158.69	\$356.26

	Employee	Employee & Spouse	Employee & Children	Family
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Face Amount

\$50,000

<30	\$24.85	\$54.01	\$24.85	\$54.01
30-39	\$42.50	\$93.21	\$42.50	\$93.21
40-49	\$71.95	\$158.41	\$71.95	\$158.41
50-59	\$96.91	\$227.40	\$96.91	\$227.40
60-69	\$123.56	\$289.54	\$123.56	\$289.54
70+	\$176.02	\$395.32	\$176.02	\$395.32

Tobacco Rates

	Employee	Employee & Spouse	Employee & Children	Family
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Face Amount

\$5,000

<30	\$6.32	\$13.05	\$6.32	\$13.05
30-39	\$9.90	\$21.19	\$9.90	\$21.19
40-49	\$15.52	\$33.72	\$15.52	\$33.72
50-59	\$20.05	\$46.59	\$20.05	\$46.59
60-69	\$24.38	\$56.69	\$24.38	\$56.69
70+	\$32.87	\$73.03	\$32.87	\$73.03

	Employee	Employee & Spouse	Employee & Children	Family
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Face Amount

\$10,000

<30	\$9.74	\$20.77	\$9.74	\$20.77
30-39	\$15.99	\$35.24	\$15.99	\$35.24
40-49	\$26.38	\$59.05	\$26.38	\$59.05
50-59	\$35.30	\$84.59	\$35.30	\$84.59
60-69	\$44.46	\$105.91	\$44.46	\$105.91
70+	\$62.55	\$140.81	\$62.55	\$140.81

Employee	Employee & Spouse	Employee & Children	Family
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Face Amount

\$15,000

<30	\$13.16	\$28.49	\$13.16	\$28.49
30-39	\$22.08	\$49.29	\$22.08	\$49.29
40-49	\$37.23	\$84.37	\$37.23	\$84.37
50-59	\$50.55	\$122.60	\$50.55	\$122.60
60-69	\$64.54	\$155.14	\$64.54	\$155.14
70+	\$92.22	\$208.60	\$92.22	\$208.60

Employee	Employee & Spouse	Employee & Children	Family
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Face Amount

\$20,000

<30	\$16.59	\$36.21	\$16.59	\$36.21
30-39	\$28.18	\$63.34	\$28.18	\$63.34
40-49	\$48.09	\$109.69	\$48.09	\$109.69
50-59	\$65.80	\$160.60	\$65.80	\$160.60
60-69	\$84.63	\$204.37	\$84.63	\$204.37
70+	\$121.89	\$276.39	\$121.89	\$276.39

Employee	Employee & Spouse	Employee & Children	Family
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Face Amount

\$25,000

<30	\$20.01	\$43.92	\$20.01	\$43.92
30-39	\$34.27	\$77.39	\$34.27	\$77.39
40-49	\$58.95	\$135.02	\$58.95	\$135.02
50-59	\$81.06	\$198.61	\$81.06	\$198.61
60-69	\$104.71	\$253.60	\$104.71	\$253.60
70+	\$151.56	\$344.17	\$151.56	\$344.17

Employee	Employee & Spouse	Employee & Children	Family
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Face Amount

\$30,000

<30	\$23.43	\$51.64	\$23.43	\$51.64
30-39	\$40.37	\$91.43	\$40.37	\$91.43
40-49	\$69.81	\$160.34	\$69.81	\$160.34
50-59	\$96.31	\$236.62	\$96.31	\$236.62
60-69	\$124.80	\$302.83	\$124.80	\$302.83
70+	\$181.23	\$411.96	\$181.23	\$411.96

Employee	Employee & Spouse	Employee & Children	Family
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Face Amount

\$35,000

<30	\$27.90	\$61.67	\$27.90	\$61.67
30-39	\$48.26	\$109.58	\$48.26	\$109.58
40-49	\$83.80	\$192.87	\$83.80	\$192.87
50-59	\$115.89	\$285.29	\$115.89	\$285.29
60-69	\$150.51	\$365.73	\$150.51	\$365.73
70+	\$219.09	\$498.37	\$219.09	\$498.37

Employee	Employee & Spouse	Employee & Children	Family
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Face Amount

\$40,000

<30	\$31.46	\$69.69	\$31.46	\$69.69
30-39	\$54.59	\$124.17	\$54.59	\$124.17
40-49	\$95.08	\$219.18	\$95.08	\$219.18
50-59	\$131.74	\$324.77	\$131.74	\$324.77
60-69	\$171.37	\$416.87	\$171.37	\$416.87
70+	\$249.92	\$568.79	\$249.92	\$568.79

	Employee	Employee & Spouse	Employee & Children	Family
Face Amount	\$45,000			
<30	\$35.01	\$77.71	\$35.01	\$77.71
30-39	\$60.93	\$138.77	\$60.93	\$138.77
40-49	\$106.36	\$245.48	\$106.36	\$245.48
50-59	\$147.58	\$364.25	\$147.58	\$364.25
60-69	\$192.23	\$468.01	\$192.23	\$468.01
70+	\$280.74	\$639.21	\$280.74	\$639.21

	Employee	Employee & Spouse	Employee & Children	Family
Face Amount	\$50,000			
<30	\$38.57	\$85.73	\$38.57	\$85.73
30-39	\$67.26	\$153.36	\$67.26	\$153.36
40-49	\$117.64	\$271.79	\$117.64	\$271.79
50-59	\$163.43	\$403.73	\$163.43	\$403.73
60-69	\$213.10	\$519.15	\$213.10	\$519.15
70+	\$311.56	\$709.63	\$311.56	\$709.63

Any changes in benefit level or conditions stated above may result in a change in rates. The quoted rates are anticipated to be valid as of the Effective Date and apply only to the benefit level and conditions stated above and are subject to the terms and conditions set forth in the policy, and related documents for each product as well as applicable law.