

Critical Illness

Helping protect you and your family with lump sum coverage



Critical Illness/Cancer voluntary coverages pay benefits to you

With our Critical Illness and Cancer plans, you'll receive a benefit after a serious illness or a condition such as a heart attack, stroke, coronary artery disease, or cancer is diagnosed. During your recovery, you and your loved ones can rest a little easier knowing you won't have to deplete your bank accounts or take on additional debt to cover day-to-day living expenses.

Why do I need Critical Illness and Cancer coverages?

These plans can assist you with a variety of expenses so you can focus on getting better. You can use the benefit however you want:

- Make your mortgage payments.
- Hire extra help around the house, such as in-home caregivers.
- Help cover medical bills as well as therapy and training.
- Pay for travel to treatment facilities away from home – and for family visits.

In addition to the physical and emotional effects, people who are diagnosed with a serious condition may see a costly impact on their expenses. You may need additional help to absorb the expense of paying for drugs and other associated costs.

Here's how it works

All benefit payments are made directly to you, placing you in control at a time when you may feel that your options are limited. Some or all of the benefit is available to you after your initial diagnosis, so it's there when you need it most. You will save on your premiums because coverage through your employer typically is less expensive than purchasing on your own, and you can pay premiums through automatic payroll deduction. You can continue the coverage even if you change employers.

Critical Illness/Cancer Coverage

Coverage type	Voluntary Critical Illness insurance is a group policy that includes coverage for vascular, cancer, and other critical illnesses.		
Product	Policy Type:	Group	
	Policy Name:	Critical Illness	
	Policy Form:	M-8021	
Eligibility	Issue Ages:	Employee:	18 – 69
		Spouse:	18 – 69
		Child:	Under age 26
	Criteria:	<ul style="list-style-type: none"> Employee is benefit eligible, actively at work full-time, working at least 20 hours per week. Spouse and children not eligible if Employee is not issued coverage. Spouse includes domestic partner where allowed by state and Employer. 	
	Termination Age:	<ul style="list-style-type: none"> Employee: Age 70 unless actively at work, then on last day of active employment. Spouse: When Employee terminates. Child: Age 26, or when Employee terminates, whichever is earlier. 	
		Guarantee Issue	Simplified Issue*
Underwriting Offer	Employee:	\$30,000	\$50,000
	Spouse:	100% of the Employee's benefit	\$50,000
	Child(ren):	50% of the Employee's benefit	\$25,000
Target Participation	Minimum to Issue:	5 enrolled or 1% of all eligible, whichever is greater.	
	Guarantee Issue:	Waived, expectation of 15% of all eligible enrolled by end of the enrollment	
Benefit Amounts	Employee:	\$10,000 - \$50,000	
	Spouse:	\$5,000 - \$50,000, 100% of Employee election	
	Child(ren):	\$5,000- \$25,000, 50% of Employee election	

*If Enrollment technology does not support SI Underwriting all applications must be taken on paper applications.

Benefits and Features Conditions

Covered Conditions		Percent Payment
Cardiac Benefits	• Myocardial Infarction	100%
	• Coronary Heart Disease	25%
	• Sudden Cardiac Arrest	100%
Cerebral Vascular Disease Benefit	• Stroke	100%
	• Ruptured Brain Aneurysm	10%
	• Transient Ischemic Attack	10%
Cancer	• Invasive	100%
	• Non-Invasive	25%
	• Skin Cancer	\$250
	• 30 day waiting period	Waived
Other Specified Illness Category	• Benign Brain Tumor	100%
	• Major Organ Failure	100%
	• End Stage Renal Failure*	100%
	• Coma	100%
	• Severe Burns	100%
	• Permanent Paralysis*	100%
	• Functional Loss of Hearing*	100%
	• Functional Loss of Speech*	100%
	• Functional Loss of Sight*	100%
	• Occupational HIV/Hepatitis*	100%

*not eligible for recurrence benefit.

Additional Occurrence Benefit	Included
Pre-existing Condition Limitation	Waived
Waiver of Premium for Disability	After 180 days
Portability	Included
Benefit Reduction	Waived

Employer Elected Optional Benefits

Recurrence	Included
Infectious Disease	25% Benefit per condition. Covered Conditions: <ul style="list-style-type: none"> • Cerebrospinal Meningitis • Malaria • Encephalitis • Legionnaire's disease • Necrotizing Fasciitis • Osteomyelitis • Tuberculosis
Childhood Condition Benefit*	25% Benefit per condition. Covered Conditions: <ul style="list-style-type: none"> • Cerebral Palsy • Cleft Lip/Cleft Palate • Cystic Fibrosis • Down Syndrome • Spina Bifida • Type 1 Diabetes
*not eligible for recurrence benefit.	
Progressive Disease*	100% Benefit per condition. Covered Conditions: <ul style="list-style-type: none"> • ALS (Lou Gehrig's Disease) • Multiple Sclerosis • Advanced Dementia (including Alzheimer's) • Advanced Parkinson's

*not eligible for recurrence benefit.

Benefit Definitions

ADDITIONAL OCCURRENCE BENEFIT: once benefits have been paid for a Critical Illness, a benefit is paid for an additional different Critical Illness when; 1) the Date of Diagnosis for the new Critical Illness is separated from the prior Critical Illness by at least six (6) consecutive months, and 2) the new Critical Illness is not caused by a Critical Illness for which benefits have been paid, and 3) a benefit is not paid for more than one Critical Illness within a six (6) month period.

WAIVER OF PREMIUM FOR DISABILITY: This waives an Employee's premium if he or she becomes totally disabled for at least 180 days after the effective date of coverage. Total Disability must start while policy is in force, for employees ages 18-55.

PORTABILITY: Portable after six months of continuous coverage if group master policy remains in force and the insured is less than age 70, not Totally Disabled, and no longer Actively at work for the Employer. Participants may continue coverage by paying premiums on a direct billing method. All ported certificates will be subject to any rate increases on the Employer's Master Policy. Dependents on ported certificates terminate when the spouse attained age is 70 or the child attained age is 25. If the policy terminates the ported Certificate terminates.

PRE-EXISTING CONDITION LIMITATION: If a member has a pre-existing condition that is diagnosed or symptoms occurred in the 12 months prior to the policy effective date, no benefits will be paid for the first 12 months of the policy effective date. Refer to the certificate of coverage for specific pre-existing limitations. This has been waived for this offer.

Optional Benefit Definition(s):

RECURRENCE: This provides a one-time additional benefit for the same condition if a covered participant is treatment-free for at least 12 months.

INFECTIOUS DISEASE BENEFIT: Pays a benefit when a Covered Person has been diagnosed by a Physician with an Infectious Disease. An Infectious Disease means the following infectious or contagious diseases that are caused by organisms, such as bacteria, viruses, fungi, or parasites.

CHILDHOOD CONDITION BENEFITS: Pays a benefit upon a covered dependent child's initial date of diagnosis on or after the policy effective date for one of the childhood conditions listed.

PROGRESSIVE DISEASE: Pays a benefit when a covered person is unable to perform two or more Activities of Daily Living due to one of the Progressive Diseases listed. These must be diagnosed by a Physician after the effective date of this policy.

Critical Illness & Cancer Virginia

Displaying Monthly payroll deductions including Recurrence, Infectious Disease, Progressive Disease, Childhood Conditions, Sudden Cardiac Arrest, and Skin Cancer.

Issue Age	Employee - NTU									
Benefit:	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-29	\$1.85	\$3.66	\$5.46	\$7.29	\$9.09	\$10.89	\$12.70	\$14.50	\$16.30	\$18.11
30-39	\$3.67	\$7.18	\$10.69	\$14.17	\$17.68	\$21.19	\$24.69	\$28.18	\$31.69	\$35.21
40-49	\$8.42	\$16.50	\$24.56	\$32.65	\$40.72	\$48.80	\$56.87	\$64.94	\$72.99	\$81.08
50-59	\$16.93	\$33.17	\$49.43	\$65.70	\$81.96	\$98.19	\$114.46	\$130.72	\$146.96	\$163.22
60-64	\$27.01	\$53.05	\$79.09	\$105.15	\$131.21	\$157.25	\$183.29	\$209.34	\$235.39	\$261.43
65-69	\$34.85	\$68.48	\$102.11	\$135.74	\$169.40	\$203.03	\$236.65	\$270.30	\$303.94	\$337.58

Issue Age	Employee & Spouse - NTU									
Benefit:	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-29	\$3.71	\$7.34	\$10.94	\$14.55	\$18.16	\$21.79	\$25.39	\$29.00	\$32.62	\$36.25
30-39	\$7.33	\$14.32	\$21.34	\$28.34	\$35.36	\$42.35	\$49.38	\$56.36	\$63.38	\$70.37
40-49	\$16.87	\$33.01	\$49.17	\$65.31	\$81.45	\$97.59	\$113.73	\$129.87	\$146.03	\$162.16
50-59	\$33.84	\$66.37	\$98.86	\$131.39	\$163.89	\$196.41	\$228.91	\$261.42	\$293.95	\$326.46
60-64	\$54.01	\$106.11	\$158.21	\$210.30	\$262.39	\$314.49	\$366.59	\$418.68	\$470.78	\$522.86
65-69	\$69.68	\$136.95	\$204.23	\$271.51	\$338.78	\$406.05	\$473.34	\$540.60	\$607.87	\$675.14

*Spouse Amount is 100% of Employee Amount.

Issue Age	Employee & Children - NTU									
Benefit:	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-29	\$1.85	\$3.66	\$5.46	\$7.29	\$9.09	\$10.89	\$12.70	\$14.50	\$16.30	\$18.11
30-39	\$3.67	\$7.18	\$10.69	\$14.17	\$17.68	\$21.19	\$24.69	\$28.18	\$31.69	\$35.21
40-49	\$8.42	\$16.50	\$24.56	\$32.65	\$40.72	\$48.80	\$56.87	\$64.94	\$72.99	\$81.08
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65-69	\$34.85	\$68.48	\$102.11	\$135.74	\$169.40	\$203.03	\$236.65	\$270.30	\$303.94	\$337.58

*Child Amount is 50% of Employee Amount, capped at \$5,000.

Issue Age	Family - NTU									
Benefit:	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-29	\$3.71	\$7.34	\$10.94	\$14.55	\$18.16	\$21.79	\$25.39	\$29.00	\$32.62	\$36.25
30-39	\$7.33	\$14.32	\$21.34	\$28.34	\$35.36	\$42.35	\$49.38	\$56.36	\$63.38	\$70.37
40-49	\$16.87	\$33.01	\$49.17	\$65.31	\$81.45	\$97.59	\$113.73	\$129.87	\$146.03	\$162.16
50-59	\$33.84	\$66.37	\$98.86	\$131.39	\$163.89	\$196.41	\$228.91	\$261.42	\$293.95	\$326.46
60-64	\$54.01	\$106.11	\$158.21	\$210.30	\$262.39	\$314.49	\$366.59	\$418.68	\$470.78	\$522.86
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NTU: Non-tobacco user; TU: Tobacco user

Critical Illness & Cancer Virginia

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Issue Age	Employee - TU									
Benefit:	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-29	\$2.36	\$4.65	\$6.95	\$9.26	\$11.54	\$13.81	\$16.13	\$18.41	\$20.70	\$22.99
30-39	\$5.68	\$11.09	\$16.52	\$21.94	\$27.37	\$32.79	\$38.20	\$43.62	\$49.06	\$54.47
40-49	\$14.57	\$28.47	\$42.43	\$56.35	\$70.27	\$84.19	\$98.12	\$112.06	\$125.99	\$139.90
50-59	\$29.79	\$58.40	\$86.98	\$115.60	\$144.20	\$172.80	\$201.40	\$230.00	\$258.60	\$287.21
60-64	\$47.31	\$92.92	\$138.52	\$184.13	\$229.75	\$275.37	\$320.97	\$366.58	\$412.20	\$457.81
65-69	\$59.87	\$117.65	\$175.45	\$233.24	\$291.04	\$348.82	\$406.61	\$464.42	\$522.21	\$580.00

Issue Age	Employee & Spouse - TU									
Benefit:	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-29	\$4.71	\$9.32	\$13.87	\$18.47	\$23.05	\$27.66	\$32.21	\$36.80	\$41.39	\$45.99
30-39	\$11.33	\$22.17	\$33.03	\$43.87	\$54.71	\$65.54	\$76.41	\$87.23	\$98.07	\$108.91
40-49	\$29.11	\$56.99	\$84.83	\$112.70	\$140.54	\$168.41	\$196.25	\$224.11	\$251.97	\$279.84
50-59	\$59.59	\$116.79	\$173.99	\$231.20	\$288.40	\$345.61	\$402.80	\$460.02	\$517.22	\$574.43
60-64	\$94.61	\$185.82	\$277.06	\$368.28	\$459.50	\$550.72	\$641.95	\$733.17	\$824.40	\$915.61
65-69	\$119.72	\$235.31	\$350.89	\$466.49	\$582.07	\$697.65	\$813.24	\$928.83	\$1,044.41	\$1,159.99

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Issue Age	Employee & Children - TU									
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30-39	\$11.33	\$22.17	\$33.03	\$43.87	\$54.71	\$65.54	\$76.41	\$87.23	\$98.07	\$108.91
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