



# **CRITICAL ILLNESS INSURANCE FOR**

## **Gainesville ISD**



A personalized guide to understanding your Critical Illness coverage



# CRITICAL ILLNESS INSURANCE

## Benefit Summary



### What is Critical Illness Insurance?

This coverage pays a lump-sum benefit following the diagnosis of a critical illness, such as a heart attack, cancer or stroke. It can help protect you and your family from the financial challenges that can come from a critical illness.



### Use your benefits any way you like.

Benefit proceeds can be used however you want, whether it's toward your medical bills, student loans or child care expenses. It's up to you.



### Who can be covered?

The coverage offered by your employer allows you to cover yourself, and your spouse and children. Note that you may only cover other family members if you are insured by this coverage yourself.

Approximately every  
**40 seconds**  
an American will have a heart  
attack.<sup>1</sup>

Each year in the United  
States, more than  
**1.6 million people**  
are diagnosed with  
cancer.<sup>2</sup>

**24 million**  
**people or 10% of**  
**adults** are carrying  
debt from medical  
expenses that they had  
to pay out of pocket in  
the past year.<sup>3</sup>



## What's the difference between health insurance & Critical Illness Insurance?

**Health insurance** covers medical expenses and pays your provider directly but may leave you responsible for some out-of-pocket costs. The amount paid depends on your coverage, the type of care and whether you've hit your out-of-pocket maximum.

**Critical Illness Insurance** is supplemental coverage that can complement your health insurance and help cover your out-of-pocket expenses. The benefit amount is based upon the diagnosis of a critical illness, is paid to you directly and can be used however you like.

Let's say you carry health insurance and Critical Illness Insurance, and you go to the hospital, where you are diagnosed with having had a stroke. Your health insurance will pay the treating providers for some or all your medical expenses. Your Critical Illness Insurance will pay you a lump sum directly that can be used however you like. You could put it toward uncovered medical expenses, like co-pays, or use it to cover your rent, or to replace lost income during treatment or recovery.

### Coverage highlights:

- No health questions asked
- Select the coverage amount that fits your life
- Affordable premiums
- Convenient payroll deductions
- Simplified claims-filing with dedicated support
- If you leave your employer, you may be able to take your coverage with you at the same rate

**23%** of Americans report forgoing one or more types of health care in the past year due to affordability. <sup>3</sup>

**\$20,246**  
Average cost of a heart attack. <sup>4</sup>

Alzheimer's disease affects about **5.7 million Americans**. <sup>5</sup>



## How does it work?

The amount paid is based on the benefit amount you elect from the chart below. Critical Illness benefits are paid for the initial occurrence, reoccurrences of the same critical illness and occurrences of a different critical illness, up to the elected maximum payment. There is no wait between initial occurrences and different critical illnesses. Reoccurrences of the same critical illness can be paid 6 months after the initial critical illness. Check your benefit schedule for more details around the covered critical illnesses.

| Coverage   | Amount range              | Maximum payout |
|------------|---------------------------|----------------|
| Employee   | \$10,000.00 - \$30,000.00 | Unlimited      |
| Spouse     | \$10,000.00 - \$30,000.00 |                |
| Child(ren) | \$10,000.00 - \$30,000.00 |                |



**Choose to Enroll**  
in Critical Illness coverage  
through your employer.



**File a Critical Illness claim**  
for a qualifying critical illness  
**over the phone or via US mail.**



**Benefits are paid**  
**directly to you** based on  
the diagnosed critical illness and  
whether it is an initial occurrence, a  
reoccurrence of the same critical  
illness or an occurrence of a  
different critical illness.



## BENEFIT SNAPSHOT: AMY'S HEART ATTACK

**Critical Illness Insurance coverage:** Base coverage with unlimited maximum payout

**Benefit amount elected by Amy: \$30,000.00**



As a longtime runner and yogi, Amy was in great shape, which is why she never expected to have a heart attack at the age of 48. Amy was even more surprised when she had a second heart attack the following year, at which point she underwent coronary artery bypass.

Fortunately for Amy, she'd enrolled in her employer's Critical Illness plan. Having these benefits helped offset the medical bills not covered by insurance, cover her regular bills and replace lost income during her recovery.

### Amy's Critical Illness policy provided these benefits:

|                         |          |
|-------------------------|----------|
| First occurrence:       | \$30,000 |
| Reoccurrence:           | \$30,000 |
| Coronary artery bypass: | \$7,500  |
| Total benefits paid:    | \$67,500 |



## What benefits are included in my coverage?

Your Critical Illness Insurance includes a range of covered critical illnesses and benefits, as outlined below. A percentage of the total benefit is paid for spouse and child coverage. For additional details, see your certificate.

| CRITICAL ILLNESS PLAN BENEFITS         | CI Plan |
|--|---------|
| <b>Critical Illness Benefits</b>       |         |
| Heart Attack                           | 100%    |
| Stroke                                 | 100%    |
| Major Organ Failure                    | 100%    |
| End Stage Renal Failure                | 100%    |
| Benign Brain Tumor                     | 100%    |
| Bone Marrow or Stem Cell Transplant    | 25%     |
| Coronary Artery Bypass Surgery         | 25%     |
| <b>Cancer Benefits</b>                 |         |
| Cancer                                 | 100%    |
| Carcinoma in Situ                      | 50%     |
| Skin Cancer                            | 5%      |
| <b>Enhanced Package</b>                |         |
| Coma                                   | 100%    |
| Paralysis                              | 100%    |
| Loss of Hearing                        | 100%    |
| Loss of Sight                          | 100%    |
| Sudden Cardiac Arrest                  | 100%    |
| Aneurism                               | 10%     |
| Angioplasty                            | 10%     |
| Transient Ischemic Attacks             | 10%     |
| Occupational HIV                       | 100%    |
| Occupational Hepatitis B or C          | 100%    |
| <b>Progressive Disease Benefits</b>    |         |
| ALS                                    | 100%    |
| Parkinson's Disease                    | 100%    |
| Advanced Dementia                      | 100%    |
| Multiple Sclerosis                     | 100%    |
| Systemic Lupus                         | 25%     |
| Myasthenia Gravis                      | 25%     |
| Addison's Disease                      | 50%     |
| Huntington's Disease                   | 50%     |
| Infectious Disease                     | 25%     |
| Systemic Sclerosis                     | 25%     |
| <b>Additional Childhood Conditions</b> |         |
| Cerebral Palsy                         | 100%    |
| Premature Birth                        | 10%     |



|  |         |
|--|---------|
|  |         |
| <b>Genetic Disorder</b>                          | 100%    |
| <b>Congenital Defect</b>                         | 100%    |
| <b>Congenital Metabolic Disorders</b>            | 100%    |
| <b>Additional Optional Riders &amp; Benefits</b> |         |
| <b>Health Screening Benefit Rider:</b>           | \$50.00 |
| Number of payments per year, per covered person. | 1       |

| Examples of Eligible Screening Events |   |   |                           |
|---------------------------------------|---|---|---------------------------|
| Annual exams for adults               | Chicken pox immunization                  | Genetic screening testing for medical diagnosis and treatment | Serum cholesterol HDL/LDL |
| Blood tests for triglycerides         | Colonsoscopy                              | Hepatitis B immunization                                      | Sports physicals          |
| Bone marrow testing                   | Concussion baseline testing               | HPV immunization  | Stress test               |
| Bone density screening                | Dermatological screenings for skin cancer | Mammography   | Tetanus                   |
| Breast MRI                            | Fasting blood glucose test                | Pap smear   | Virtual colonoscopy       |
| Carotid ultrasound                    | Flu vaccination                           | Pneumonia immunization  | Well child visits         |



## How much does it cost?

The cost of coverage is based upon the covered person's age. See the rate chart below to determine your exact costs. To cover your spouse and/or child(ren), refer to the rate chart below.

### CI Plan

#### \$10,000.00 Monthly Uni-Tobacco rate

| Age Bands | Employee | Family  |
|-----------|----------|---------|
| 0-24      | \$3.45   | \$7.83  |
| 25-29     | \$3.90   | \$8.75  |
| 30-34     | \$4.47   | \$9.89  |
| 35-39     | \$5.88   | \$12.70 |
| 40-44     | \$7.63   | \$15.91 |
| 45-49     | \$11.22  | \$23.10 |
| 50-54     | \$15.80  | \$32.20 |
| 55-59     | \$21.10  | \$42.80 |
| 60-64     | \$29.28  | \$59.15 |
| 65-69     | \$37.46  | \$75.53 |
| 70+       | \$46.71  | \$94.03 |

#### \$20,000.00 Monthly Uni-Tobacco rate

| Age Bands | Employee | Family   |
|-----------|----------|----------|
| 0-24      | \$5.91   | \$13.50  |
| 25-29     | \$6.81   | \$15.33  |
| 30-34     | \$7.96   | \$17.61  |
| 35-39     | \$10.78  | \$23.25  |
| 40-44     | \$14.28  | \$29.66  |
| 45-49     | \$21.46  | \$44.03  |
| 50-54     | \$30.61  | \$62.23  |
| 55-59     | \$41.21  | \$83.43  |
| 60-64     | \$57.58  | \$116.15 |
| 65-69     | \$73.95  | \$148.90 |
| 70+       | \$92.45  | \$185.90 |

#### \$30,000.00 Monthly Uni-Tobacco rate

| Age Bands | Employee | Family |
|-----------|----------|--------|
|-----------|----------|--------|





|       |          |          |
|-------|----------|----------|
| 0-24  | \$8.38   | \$19.16  |
| 25-29 | \$9.73   | \$21.91  |
| 30-34 | \$11.46  | \$25.34  |
| 35-39 | \$15.68  | \$33.79  |
| 40-44 | \$20.93  | \$43.41  |
| 45-49 | \$31.71  | \$64.96  |
| 50-54 | \$45.43  | \$92.26  |
| 55-59 | \$61.33  | \$124.06 |
| 60-64 | \$85.88  | \$173.14 |
| 65-69 | \$110.43 | \$222.26 |
| 70+   | \$138.18 | \$277.76 |



## How do I enroll?

You can enroll in your employer's Critical Illness Insurance during your eligible enrollment period. To get started, follow the steps outlined by your plan administrator.



## Who provides my coverage?

Your Critical Illness coverage is provided by Wellfleet, a Berkshire Hathaway company. Wellfleet is focused on providing customer-centric insurance solutions that protect people against risk through every stage of life - from birth to college, the workplace and beyond.



## Exclusions & limitations

This is not a complete disclosure of plan qualifications and limitations. Benefits and riders may vary by state and may not be available in all states. In addition to any benefit-specific exclusion, benefits under the policy and any attached rider(s) will not be payable for any loss caused in whole or part by or resulting in whole or part from the following:

- A specified health event for the insured or covered spouse, or for a specified health event for the covered dependent child(ren) occurring prior to the effective date of coverage for a covered person
- Any condition not specifically listed as a specified health event for the insured or covered spouse or for a specified health event for the covered dependent child(ren)  
Suicide or attempt at suicide, or intentional self-inflicted injury or sickness
- Participation in any activity or event, including the operation of a vehicle, while under the influence of a controlled substance (unless administered by a physician or taken according to the physician's instructions), or while intoxicated as defined by the law of the jurisdiction in which the cause of the loss occurs
- Use of alcohol, drugs or narcotics
- Commission of or attempt to commit an assault or felony
- Engaging in illegal activity or occupation
- Declared war or any act of declared war



### Questions?

Contact your plan administrator with questions about the offered Critical Illness coverage.

1 American Heart Association. (2021.) Heart disease & stroke statistics-2021 update: a report from the American Heart Association. Retrieved from <https://www.cdc.gov/heartdisease/facts.htm>

2 National Cancer Institute. Cancer Prevalence and Cost of Care Projections external icon. Accessed June 29, 2018.

3 Federal Reserve. (May 2017. Report on the Economic Well-Being of U.S. Households in 2016. Retrieved from: <https://disabilitycanhappen.org/disability-statistic/>.

4 Matthew, Michael. (2018, May 1. The 35 most expensive reasons you might have to visit a hospital in the US - and how much it costs if you do. Retrieved from: <https://www.businessinsider.com/most-expensive-health-conditions-hospital-costs-2018-2>

5 Hurd MD, Martorell P, Delavande A, Mullen KJ, Langa KM. Monetary costs of dementia in the United States. N Engl J Med 2013;368(14): 1326-34. Retrieved from: <https://www.cdc.gov/aging/aginginfo/alzheimers.htm>

This document is meant to highlight some, but not all the features Wellfleet coverage provides. It is not an insurance contract. Wellfleet Workplace Benefits provide limited benefits and is not a substitute for mandated ACA healthcare coverage. Like most supplemental offerings these benefits may have state-specific variations, and some product offerings and details may not be available in all states. Rates are subject to change. Wellfleet reserves the right to raise premium rates with proper notice as noted in the policy and proposal.

Wellfleet is the marketing name used to refer to the insurance and administrative operations of Wellfleet Insurance Company, Wellfleet New York Insurance Company, and Wellfleet Group, LLC. All insurance products are administered or managed by Wellfleet Group, LLC. Product availability is based upon business and/or regulatory approval and may differ among states.

©2020 Wellfleet Group, LLC. All Rights Reserved.

WB Critical Illness 20 - 100033 - 09012020