



CRITICAL ILLNESS INSURANCE FOR

Fruitvale 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.¹

Each year in the United
States, more than
1.6 million people
are diagnosed with
cancer.²

**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.³



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. ³

\$20,246
Average cost of a heart attack. ⁴

Alzheimer's disease affects about **5.7 million Americans**. ⁵



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	\$15,000.00 or \$30,000.00	Unlimited
Spouse	\$15,000.00 or \$30,000.00	
Child(ren)	\$15,000.00 or \$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:	\$30,000
Total benefits paid:	\$90,000



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 1
Critical Illness Benefits	
Heart Attack	100%
Stroke	100%
Major Organ Failure	100%
End Stage Renal Failure	100%
Benign Brain Tumor	100%
Bone Marrow or Stem Cell Transplant	100%
Coronary Artery Bypass Surgery	100%
Cancer Benefits	
Cancer	100%
Carcinoma in Situ	25%
Skin Cancer	5%
Enhanced Package	
Coma	100%
Paralysis	100%
Loss of Hearing	100%
Loss of Sight	100%
Sudden Cardiac Arrest	100%
Aneurism	10%
Angioplasty	10%
Transient Ischemic Attacks	10%
Severe Burns	100%
Occupational HIV	100%
Occupational Hepatitis B or C	100%
Type 1 Diabetes	100%
Progressive Disease Benefits	
ALS	100%
Parkinson's Disease	100%
Advanced Dementia	100%
Multiple Sclerosis	100%
Systemic Lupus	50%
Myasthenia Gravis	50%
Addison's Disease	100%
Huntington's Disease	25%
Infectious Disease (after 5 days of hospitalization)	25%
Systemic Sclerosis	25%
Additional Childhood Conditions	
Cerebral Palsy	100%
Premature Birth	10%
Genetic Disorder	100%
Congenital Defect	100%
Congenital Metabolic Disorders	100%
Optional Riders & Benefits	
Health Screening Benefits Rider (1 test per insured per benefit year)	\$50

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 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.



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.

\$15,000				
Uni-Tobacco		Monthly		
Age Band	Employee	Employee & Spouse	Employee & Child(ren)	Family
< 25	\$5.26	\$10.52	\$15.06	\$20.32
25-29	\$6.34	\$12.69	\$16.14	\$22.49
30-34	\$7.58	\$15.16	\$17.38	\$24.96
35-39	\$10.62	\$21.24	\$20.42	\$31.04
40-44	\$15.05	\$30.09	\$21.77	\$36.82
45-49	\$22.67	\$45.34	\$29.39	\$52.06
50-54	\$32.45	\$64.90	\$38.67	\$71.12
55-59	\$43.56	\$87.11	\$49.78	\$93.33
60-64	\$60.36	\$120.71	\$66.54	\$126.90
65-69	\$77.55	\$155.10	\$83.74	\$161.29
70+	\$96.97	\$193.93	\$103.15	\$200.12
\$30,000				
Uni-Tobacco		Monthly		
Age Band	Employee	Employee & Spouse	Employee & Child(ren)	Family
< 25	\$9.43	\$18.86	\$27.62	\$37.05
25-29	\$11.60	\$23.21	\$29.79	\$41.39
30-34	\$14.08	\$28.15	\$32.26	\$46.34
35-39	\$20.16	\$40.32	\$38.35	\$58.50
40-44	\$29.01	\$58.02	\$41.05	\$70.06
45-49	\$44.25	\$88.50	\$56.29	\$100.54
50-54	\$63.81	\$127.62	\$74.84	\$138.65
55-59	\$86.03	\$172.05	\$97.06	\$183.08
60-64	\$119.63	\$239.25	\$130.58	\$250.21
65-69	\$154.02	\$308.03	\$164.97	\$318.99
70+	\$192.85	\$385.70	\$203.81	\$396.66



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.

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