



CRITICAL ILLNESS INSURANCE FOR

Lexington ISD

Presented by



WELLFLEET
WORKPLACE

A personalized guide to understanding your Critical Illness coverage



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
Critical Illness Benefits	
Heart Attack	100%
Stroke	100%
Major Organ Failure	100%
End Stage Renal Failure	100%
Benign Brain Tumor	100%
Coronary Artery Bypass Surgery	25%
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	25%
Progressive Disease Benefits	
ALS	100%
Parkinson's Disease	100%
Advanced Dementia	100%
Multiple Sclerosis	100%
Addison's Disease	50%
Huntington's Disease	25%
Infectious Disease	25%



Additional Childhood Conditions	
Cerebral Palsy	100%
Premature Birth	10%
Genetic Disorder	100%
Congenital Defect	100%
Congenital Metabolic Disorders	100%
Additional Optional Riders & Benefits	
Health Screening Benefit Rider:	\$100.00
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	Colonoscopy	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



CI Plan

\$5,000.00 Semi-Monthly Non-Tobacco rate

Age Bands	Employee	Family
0-29	\$2.31	\$4.99
30-39	\$3.07	\$6.51
40-49	\$4.55	\$9.43
50-59	\$7.66	\$15.65
60-64	\$10.52	\$21.36
65-69	\$12.92	\$26.18
70+	\$15.32	\$30.98

\$10,000.00 Semi-Monthly Non-Tobacco rate

Age Bands	Employee	Family
0-29	\$3.25	\$6.96
30-39	\$4.77	\$9.99
40-49	\$7.72	\$15.83
50-59	\$13.95	\$28.27
60-64	\$19.66	\$39.69
65-69	\$24.47	\$49.32
70+	\$29.27	\$58.92

\$15,000.00 Semi-Monthly Non-Tobacco rate

Age Bands	Employee	Family
0-29	\$4.19	\$8.92
30-39	\$6.46	\$13.47
40-49	\$10.89	\$22.22
50-59	\$20.24	\$40.89
60-64	\$28.80	\$58.02
65-69	\$36.02	\$72.47
70+	\$43.22	\$86.87

\$20,000.00 Semi-Monthly Non-Tobacco rate

Age Bands	Employee	Family
0-29	\$5.12	\$10.88
30-39	\$8.16	\$16.95
40-49	\$14.07	\$28.62
50-59	\$26.52	\$53.51
60-64	\$37.94	\$76.35
65-69	\$47.57	\$95.61
70+	\$57.17	\$114.81

\$25,000.00 Semi-Monthly Non-Tobacco rate

Age Bands	Employee	Family
0-29	\$6.06	\$12.84
30-39	\$9.85	\$20.43
40-49	\$17.24	\$35.02
50-59	\$32.81	\$66.12
60-64	\$47.08	\$94.68
65-69	\$59.12	\$118.76
70+	\$71.12	\$142.76

\$30,000.00 Semi-Monthly Non-Tobacco rate

Age Bands	Employee	Family
0-29	\$7.00	\$14.81
30-39	\$11.55	\$23.91
40-49	\$20.41	\$41.42
50-59	\$39.10	\$78.74
60-64	\$56.22	\$113.01
65-69	\$70.67	\$141.91
70+	\$85.07	\$170.71



\$5,000.00 Semi-Monthly Tobacco rate

Age Bands	Employee	Family
0-29	\$2.96	\$6.34
30-39	\$4.23	\$8.89
40-49	\$6.72	\$13.81
50-59	\$11.97	\$24.29
60-64	\$16.78	\$33.91
65-69	\$20.84	\$42.03
70+	\$24.88	\$50.12

\$10,000.00 Semi-Monthly Tobacco rate

Age Bands	Employee	Family
0-29	\$4.54	\$9.65
30-39	\$7.09	\$14.75
40-49	\$12.07	\$24.59
50-59	\$22.56	\$45.55
60-64	\$32.18	\$64.80
65-69	\$40.30	\$81.03
70+	\$48.39	\$97.21

\$15,000.00 Semi-Monthly Tobacco rate

Age Bands	Employee	Family
0-29	\$6.12	\$12.96
30-39	\$9.94	\$20.61
40-49	\$17.41	\$35.37
50-59	\$33.15	\$66.81
60-64	\$47.59	\$95.68
65-69	\$59.76	\$120.04
70+	\$71.89	\$144.29

\$20,000.00 Semi-Monthly Tobacco rate

Age Bands	Employee	Family
0-29	\$7.70	\$16.26
30-39	\$12.80	\$26.47
40-49	\$22.76	\$46.15
50-59	\$43.74	\$88.07
60-64	\$62.99	\$126.56
65-69	\$79.22	\$159.04
70+	\$95.40	\$191.38

\$25,000.00 Semi-Monthly Tobacco rate

Age Bands	Employee	Family
0-29	\$9.28	\$19.57
30-39	\$15.66	\$32.33
40-49	\$28.10	\$56.93
50-59	\$54.33	\$109.33
60-64	\$78.40	\$157.45
65-69	\$98.69	\$198.04
70+	\$118.91	\$238.47

\$30,000.00 Semi-Monthly Tobacco rate

Age Bands	Employee	Family
0-29	\$10.86	\$22.88
30-39	\$18.51	\$38.19
40-49	\$33.45	\$67.71
50-59	\$64.92	\$130.59
60-64	\$93.80	\$188.33
65-69	\$118.15	\$237.04
70+	\$142.21	\$285.56