What is it?

Critical illness insurance is a supplemental health product that may provide benefits if you or your covered dependent suffers a covered illness. Conditions diagnosed or losses that occur prior to insurance taking effect are not covered.

Why is this coverage valuable?

Unexpected expenses can add up after a critical illness. This coverage provides cash to pay health insurance deductibles, transportation, childcare, and anything else you and your family need while you receive treatment and recover.

Your critical illness coverage

Eligibility description	All full-time employees
Contribution	You pay the cost of your coverage.
Employee coverage amount	$10,000, $20,000, $30,000, or $40,000
Spouse/domestic partner coverage amount	$5,000, $10,000, $15,000, or $20,000 up to 50% of employee benefit amount
Dependent children coverage	Your dependent children automatically receive 50% of your coverage amount at no extra cost.
Covered conditions	
Heart attack	100%
Arterial/vascular disease	25%
Stroke	100%
Major organ failure (heart, lung, liver, pancreas, or intestine)	100%
End state renal (kidney) failure	100%
Invasive cancer	100%
Noninvasive cancer (in situ)	30%
Skin cancer	$750 per lifetime
Supplemental benefits	
AIDS	100%
Alzheimer's disease	50%
Parkinson's disease	100%
ALS/Lou Gehrig's disease	100%
Multiple sclerosis	25%
COPD	100%
Benign brain tumor	100%
Loss of Sight	100%
Loss of Hearing	100%
Loss of Speech	100%

Critical illness insurance

Accidental injuries benefit	
Severe burns, permanent paralysis, or traumatic brain injuries (includes coma)	100%
Occupational disease (employee only)	
Tuberculosis	25%
Invasive MRSA infection	25%
Tetanus	25%
Rabies	25%
Compassionate allowances conditions benefit	
Compassionate Allowances Conditions	50%
Infectious disease benefit	
Infectious Disease	50%
Additional childhood conditions	
Cerebral palsy	100%
Cleft lip, cleft palate	100%
Cystic fibrosis	100%
Down syndrome	100%
Muscular dystrophy	100%
Spina bifida	100%
Type 1 diabetes	100%
Recovery assistance	
Lodging when 100 or more miles from home	$150 per day for up to 15 nights
Transportation when 100 or more miles from home	$400 per trip for up to 2 trips
Health assessment benefit	
You receive a cash benefit every year you and any covered family members complete a single covered exam or screening.	$100
Additional plan benefits	
Portability	Included

Please see your policy certificate for additional covered conditions.

Current Compassionate Allowances conditions located at QR below

- SSA

Infectious Disease listing located at QR below

- CDC

Benefit exclusions

Like any insurance, your critical illness policy does have exclusions. The list below provides common exclusions but isn't meant to be exhaustive of all exclusions or limitations that may be part of your policy. See your policy for full details. The policy may not cover covered conditions or loss caused or contributed to by:

- Suicide, attempted suicide, or any intentionally self-inflicted injury, while sane or insane
- Committing or attempting to commit a felony, participation in a felony, or committing a felony
- War or any act of war, declared or undeclared
- Participation in a riot, insurrection, or rebellion of any kind, active participation in a riot, insurrection, or rebellion, voluntary participation in a riot, insurrection, or rebellion, or participation in a riot or insurrection

Benefits won't be payable if the insured person is incarcerated in any type of penal or detention facility. A benefit for heart attack or sudden cardiac arrest isn't payable if the event occurs during a medical procedure. This is an incomplete list of benefit exclusions. A complete list is included in the policy. State variations apply.

State-specific language

California: A person must be covered by an individual or group policy or contract that arranges or provides medical, hospital, and surgical coverage not designed to supplement other private or governmental plans. If a person and any dependents to be enrolled aren't covered by such a plan, they may not enroll for critical illness insurance.

Critical illness rate information

Option	Monthly rate
Employee and spouse/domestic partner rate	See rate tables below.

Employee semi-monthly rate:

Age range (attained age)	Premium rate per $10,000
Under 24	$1.81
25-29	$2.26
30-34	$2.91
35-39	$3.56
40-44	$4.83
45-49	$6.54
50-54	$8.49
55-59	$11.72
60-64	$18.03
65-69	$26.94
Above 70	$32.18

Spouse/domestic partner semi-monthly rate:

Age range (attained age)	Premium rate per $5,000
Under 24	$1.36
25-29	$1.59
30-34	$1.90
35-39	$2.23
40-44	$2.87
45-49	$3.73
50-54	$4.71
55-59	$6.32
60-64	$9.47
65-69	$13.92
Above 70	$16.55

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This is not intended as a complete description of the insurance coverage offered. Controlling provisions are provided in the policy, and this summary does not modify those provisions or the insurance in any way. This is not a binding contract. A certificate of coverage will be made available to you that describes the benefits in greater detail. Refer to your certificate for your maximum benefit amounts. Should there be a difference between this summary and the policy, the policy will govern. Benefits may vary by state, have limits on the number of services provided, or limit the time frame in which the services must be rendered. See your certificate booklet or policy for more information.

Some benefits have limits on the number of services provided or limit the time frame in which the services must be rendered. See your certificate booklet or policy for more information. This insurance product does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

THIS IS A LIMITED POLICY. Policy is conditionally renewable.

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