

Critical Illness Insurance

What is Critical Illness Insurance?

Critical Illness Insurance pays a lump-sum benefit if you are diagnosed with a covered illness or condition on or after your coverage effective date. You have the option to elect Critical Illness Insurance to meet your needs. Critical Illness Insurance is a limited benefit policy. It is not health insurance and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

Features of Critical Illness Insurance include:

- **Guaranteed Issue:** No medical questions or tests are required for coverage.
- **Flexible:** You can use the benefit payments for any purpose you like.
- **Payroll deductions:** Premiums are paid through convenient payroll deductions.
- **Portable:** If you leave your current employer, you can take your coverage with you.

For what critical illnesses and conditions are benefits available?

Critical Illness Insurance provides a benefit payment for the following illnesses and conditions. Covered illnesses/conditions are broken out into groups called “modules”. Benefits are paid at 100% of the Maximum Critical Illness Benefit amount unless otherwise stated. For a complete description of your benefits, along with applicable provisions, conditions on benefit determination, exclusions and limitations, see your certificate of insurance and any riders.

Base Module

- Heart attack
- Stroke
- Coronary artery bypass (25%)
- Major organ failure
- Permanent paralysis
- End stage renal (kidney) failure

Cancer Module

- Cancer
- Skin cancer (10%)
- Carcinoma in situ (25%)

How can Critical Illness Insurance help?

Below are a few examples of how your Critical Illness Insurance benefit could be used (coverage amounts may vary):

- Medical expenses, such as deductibles and copays
- Child care
- Home healthcare costs
- Mortgage payment/rent and home maintenance

Who is eligible for Critical Illness Insurance?

- **You**—all permanent active full-time employees, excluding Educational Assistants, working 30 hours per week or more.
- **Your spouse***— under age 70. Coverage is available only if employee coverage is elected.
- **Your children**— to age 26. Coverage is available only if employee coverage is elected.

*The use of “spouse” in this document means a person insured as a spouse as described in the certificate of insurance or rider. This may include domestic partners or civil union partners as defined by the group policy. Please contact your employer for more information.

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When is my coverage effective?

The effective date of coverage is the date you are eligible to begin filing claims. The injury must occur on or after the coverage effective date.

Annual Enrollment

- Your coverage becomes effective on January 1, following the election of coverage. Coverage for your spouse and/or children becomes effective on the same date as your coverage.

New Hires

- If you elect voluntary Coverage, that coverage becomes effective at 12:01 AM on the latest of the following:
 - The date you are eligible for coverage, if you apply on or before that date.
 - The first day of the month following the date you apply for coverage.
 - The first day of the month following the date you return to active employment, if you are not in active employment when your coverage would otherwise become effective.
- Coverage for your spouse and/or children becomes effective on the same date as your coverage.

What Maximum Critical Illness Benefit am I eligible for?

- For you
 - You have the opportunity to purchase a Maximum Critical Illness Benefit of \$5,000-\$20,000 in \$5,000 increments.
- For your spouse
 - You have the opportunity to purchase a Maximum Critical Illness Benefit of \$5,000 or \$10,000 for your spouse.
- For your children
 - You have the opportunity to purchase a Maximum Critical Illness Benefit of \$5,000 or \$10,000 for each covered child.

How many times can I receive the Maximum Critical Illness Benefit?

Usually you are only able to receive the Maximum Critical Illness Benefit once for each covered condition. Your plan includes the Recurrence Benefit*, which allows you to receive a benefit for the same condition a second time. It's important to note that in order for the second occurrence of the illness to be covered, it must occur after 12 consecutive months without the occurrence of any covered critical illness named in your certificate, including the illness from the first benefit payment.

If you have reached the benefit limit by receiving the maximum benefit for each covered condition, you may choose to end your coverage; however, if you have coverage for your spouse and/or children, you must continue your coverage in order to keep their coverage active. Please see your certificate of coverage for details.

*This benefit does not apply to the cancer module.

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Meet Julie

When Julie looks at her life, she thinks she's in pretty good health. Sure, she has a sedentary job, but Julie feels she offsets sitting 40 hours a week by eating fairly well, getting enough sleep and taking regular walks around her neighborhood. That's why the heart attack she suffered just three months after her 42nd birthday came as such a shock. While Julie is expected to make a full recovery, her recuperation could have been more challenging had it not been for the benefit paid by her Critical Illness Insurance.

Expenses incurred over two months:

\$5,000	Out-of-pocket medical expenses
\$2,800	Mortgage
\$1,500	Food and utilities
\$800	Car payment
\$150	Car insurance
\$500	Other living expenses
\$10,750	Total out-of-pocket expenses
\$10,000	Maximum Critical Illness Benefit paid under Julie's policy

The amounts shown are for illustrative purposes only. Actual costs/results may vary. The benefit amount assumes a Maximum Critical Illness Benefit of \$10,000 of base coverage. Your employer may offer/provide different amounts or options.

What optional benefits are available?

You may choose to include the optional benefits below with your critical illness coverage. For a list of standard exclusions and limitations, please refer to the end of this document. For a complete description of your available benefits, along with applicable provisions, exclusions and limitations, see your certificate of insurance and any riders. You must be insured under the policy for 30 days before benefits are payable.

- **Spouse* Critical Illness Insurance:** If you have coverage on yourself, you may enroll your spouse, as long as your spouse is under age 70 and is not covered under your employer's plan as an employee.
 - Your spouse will be covered for the same critical illness benefits as you are.
 - Your spouse will be able to receive a benefit the same number of times as you, as outlined above.
 - Guaranteed issue: No medical questions or tests are required for coverage

*The use of "spouse" in this form means a person insured as a spouse as described in the certificate of insurance or benefit. This may include domestic partners or civil union partners as defined by the plan. Please contact your employer for more information.

- **Children's* Critical Illness Insurance:** If you have critical illness coverage on yourself, your natural children, stepchildren, adopted children, or children for whom you are a legal guardian, are eligible to be covered under your employer's plan, up to the age of 20, or to age 26 if a full-time student.
 - Your children will be covered for the same covered conditions as you are with the exception of carcinoma in situ and coronary artery bypass; however, actual benefit amounts may vary.
 - Your children will be able to receive a benefit the same number of times as you, as outlined above.
 - One premium amount covers all of your eligible children.
 - Guaranteed issue: No medical questions or tests are required for coverage.
 - If both you and your spouse are covered under the policy as an employee, then only one, but not both, may cover the same children for Critical Illness Insurance. If the parent who is covering the children stops being insured as an employee then the other parent may apply for children's coverage.

**The definition of "child" may vary by state. Please contact your employer for more information.

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How much does Critical Illness Insurance cost?

See the chart below for the premium amounts.

Rates shown are guaranteed until January 1, 2022.

Employee Coverage									
Monthly Rates									
Non-Tobacco User					Tobacco User				
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	Issue Age	\$5,000	\$10,000	\$15,000	\$20,000
Under 30	\$1.55	\$3.10	\$4.65	\$6.20	Under 30	\$2.35	\$4.70	\$7.05	\$9.40
30-39	\$2.55	\$5.10	\$7.65	\$10.20	30-39	\$4.15	\$8.30	\$12.45	\$16.60
40-49	\$5.50	\$11.00	\$16.50	\$22.00	40-49	\$9.00	\$18.00	\$27.00	\$36.00
50-59	\$10.05	\$20.10	\$30.15	\$40.20	50-59	\$16.65	\$33.30	\$49.95	\$66.60
60-64	\$13.95	\$27.90	\$41.85	\$55.80	60-64	\$23.75	\$47.50	\$71.25	\$95.00
65-69	\$19.05	\$38.10	\$57.15	\$76.20	65-69	\$29.45	\$58.90	\$88.35	\$117.80
70+	\$23.95	\$47.90	\$71.85	\$95.80	70+	\$36.75	\$73.50	\$110.25	\$147.00

Spouse Coverage*					
Monthly Rates					
Non-Tobacco User			Tobacco User		
Issue Age	\$5,000	\$10,000	Issue Age	\$5,000	\$10,000
Under 30	\$1.55	\$3.10	Under 30	\$2.30	\$4.60
30-39	\$2.45	\$4.90	30-39	\$3.95	\$7.90
40-49	\$5.30	\$10.60	40-49	\$8.65	\$17.30
50-59	\$10.00	\$20.00	50-59	\$16.60	\$33.20
60-64	\$14.00	\$28.00	60-64	\$23.95	\$47.90
65-69	\$19.10	\$38.20	65-69	\$29.70	\$59.40
70+	\$24.05	\$48.10	70+	\$37.10	\$74.20

Children Coverage	
Monthly Rates	
Coverage Amount	Rate
\$5,000	\$2.85
\$10,000	\$5.70

*Spouse rates are based on the age of the spouse.

Exclusions and Limitations

Benefits are not payable for any critical illness caused in whole or directly by any of the following*:

- Participation or attempt to participate in a felony or illegal activity.
- Suicide, attempted suicide or any intentionally self-inflicted injury, while sane or insane.
- War or any act of war, whether declared or undeclared, other than acts of terrorism.
- Loss that occurs while on full-time active duty as a member of the armed forces of any nation. We will refund, upon written notice of such service, any premium which has been accepted for any period not covered as a result of this exclusion.
- Alcoholism, drug abuse, or misuse of alcohol or taking of drugs, other than under the direction of a doctor.

Benefits reduce 50% for the employee and/or covered spouse on the policy anniversary following the 70th birthday, however, premiums do not reduce as a result of this benefit change.

*See the certificate of insurance and any riders for a complete list of available benefits, along with applicable provisions, exclusions and limitations.

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