

Critical Illness

Administered by Symetra

Critical illness insurance is a type of insurance coverage that provides financial protection in the event of a serious illness. It is designed to supplement existing health insurance plans by offering additional benefits specifically for critical illnesses. Critical illness insurance covers a predetermined list of illnesses. If you are enrolled and diagnosed with one of these covered illnesses, you will receive a lump sum payment that can be used to cover medical expenses, treatment costs, and other financial obligations. This type of insurance is especially beneficial as it provides a financial safety net during a time when individuals may be unable to work or face significant medical expenses. It offers peace of mind and helps alleviate the financial burden associated with critical illnesses. This is a 100% voluntary benefit.

	Coverage Details
Benefit Amounts	
Employee Benefit	Choose amount: \$10,000, \$20,000, \$30,000 or \$40,000
Spouse Benefit	Choose amount: \$5,000, \$10,000, \$15,000 or \$20,000
Child Benefit	Choose amount: \$2,500, \$5,000, \$7,500 and \$10,000
Coverage Details	
Voluntary Critical Illness insurance provides a lump sum payment if a covered condition is diagnosed after coverage takes effect for the individual. Covered conditions include critical illnesses and/or conditions, as specified below.	
Core Benefits	Invasive Cancer: 100%, Minor Cancer: 50%, Skin Cancer: \$500, Heart Attack: 100%, Stroke: 100%, Coronary Artery Disease Needing Surgery or Angioplasty: 25%, Sudden Cardiac Arrest: 100%, Major Organ Failure: 100%, Occupational HIV: 100%, End-Stage Renal Failure: 100%, Loss of Sight: 100%, Loss of Speech: 100%, Loss of Hearing: 100%, Paralysis: 100% (Covers Sickness and Accident), Severe Burns: 100%
Neurological Conditions	ALS/Other Motor Neuron Disease: 100%, Advanced Alzheimer's: 100%, Parkinson's Disease: 100%, Advanced Multiple Sclerosis: 100%, Coma: 100% (Covers Accident and Sickness), Dementia: 100%, Benign Brain Tumor: 100%
Childhood Conditions	Major Congenital Structural Anomaly: 100%, Congenital Metabolic Disorder: 100%, Congenital Chromosomal Abnormality: 100%, Chronic Medical Condition Commonly Diagnosed in Childhood: 100%, Autism Severity Level 3: 100%, Autism Severity Level 2: 50%
Other Benefits	Occupational Tuberculosis: 100%, Occupational Hepatitis: 100%, Infectious Disease: 25% (Minimum Hospital Stay: 5 Days)
Additional Occurrences	If you are diagnosed with a Covered Critical Illness, and you are then, at least one day later, diagnosed with a different Covered Critical Illness, we will also pay the additional Critical Illness benefit for the second covered condition.
Additional Benefits	
Health Screening Benefit	Pays an annual benefit amount of \$100 for x-ray and laboratory tests only incurred by the employee, spouse, or child. Annual physical is included. Childhood vaccinations are included.
Recurrence Benefit	Pays an additional benefit of 100% of the critical illness benefit when a specific critical illness recurs more than 6 month(s) after the first diagnosis. Each condition is payable an unlimited number of times unless otherwise specified in the certificate.

	Employee Attained Age	Per \$1,000
Employee Only	29 and Under	\$0.32
	30-39	\$0.48
	40-49	\$0.86
	50-59	\$1.67
	60-69	\$2.73
	70 and Over	\$5.34
	Employee Attained Age	Per \$1,000
Spouse Only	29 and Under	\$0.32
	30-39	\$0.44
	40-49	\$0.83
	50-59	\$1.87
	60-69	\$3.60
	70 and Over	\$6.40
	Employee Attained Age	Per \$1,000
Child Only	Child --per \$1,000 Benefit	\$0.65

Cost is dependent upon how much coverage is selected and the age of the employee as of the effective date. Monthly rates per \$1,000 of benefit are shown to the left.

For more information and a full summary of this benefit, please visit <https://britehr.app/willmarindependentschool/1>