

Critical Illness Insurance*

Meet Mike



Mike hadn't expected to have a heart attack in his early forties but when he did, he was grateful he had Critical Illness Insurance.

Mike thought he was in pretty good health. He felt he was able to offset sitting 40 hours a week by eating fairly well, getting enough sleep and taking regular walks around his neighborhood. That's why having a heart attack just three months after his 42nd birthday came as a shock. While Mike is expected to make a full recovery, his recuperation could have been more challenging had it not been for the benefit paid by his Critical Illness Insurance.

Mike's expenses over two months:



\$5,000

Medical expenses
(Deductible/co-pay)



\$2,000

Everyday expenses



\$2,800

Mortgage payments



\$950

Car payments

Total out-of-pocket expenses **\$10,750**

Maximum Critical Illness
Benefit paid under Mike's policy **\$10,000**

**Total benefit
paid**

\$10,000



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.

The amounts shown are for illustrative purposes only. Actual costs/results may vary. The benefit amount assumes a Maximum Critical Illness Benefit in the amount as shown. Your employer may offer/provide different amounts or options.

*Critical Illness is referred to as Specified Disease in some states.

A complete description of benefits, limitations, exclusions and termination of coverage will be provided in the certificate of insurance and riders. All coverage is subject to the terms and conditions of the group policy. If there is any discrepancy between this document and the group policy documents, the policy documents will govern. To keep coverage in force, premiums are payable up to the date of coverage termination. Critical Illness Insurance is underwritten by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies. Policy Form #RL-CI3-POL-12; Certificate Form #RL-CI3-CERT-12. Form numbers, provisions and availability may vary by state.

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