Critical Illness Insurance with an Infectious Disease Benefit

for the employees of Bergstrom, Inc.



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 effective date of coverage. 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.

Did you know?
An Infectious Disease Benefit is now included with the Critical Illness insurance offered at Bergstrom, Inc. This pays 25% of your Critical Illness benefit amount if you are diagnosed with a severe infectious disease that results in you being confined to a hospital for 5 or more consecutive days or a transitional facility for 14 or more consecutive days. Examples of diseases include, but are not limited to, COVID-19, Sepsis and Bacterial pneumonia. If your spouse and/or dependents are covered by Critical Illness Insurance, they are also eligible for the Infectious Disease Benefit. For a complete description of benefits, exclusions and limitations, refer to your certificate of insurance and riders. Pre-existing condition exclusions may apply.

If you are not enrolled in Critical Illness insurance, you will have the opportunity to elect this coverage at your upcoming enrollment. Your coverage will include the Infectious Disease Benefit. Watch for more details about your enrollment coming soon from your employer.

If you are enrolled in Critical Illness Insurance, you have already taken steps towards protecting yourself and your family against the unexpected. Your coverage now includes the Infectious Disease Benefit—no further action is needed.

Want to learn more or file a claim?
Visit the Voya online claims center: www.voya.com/claims

Have ready:

- **Your Group Name: Bergstrom, Inc.**
- **Your Group Number: 725111**
- **Information about your critical illness**

You can file your claim online, elect how you would like to receive a paid benefit (electronically or by check), and check claims status at any time. If you have any questions about the claims process, call 877-236-7564.

This is a summary of benefits only. 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. Voya Employee Benefits is a division of ReliaStar Life Insurance Company. Policy form #RL-CI4-POL-16. Form numbers, provisions and availability may vary by state and employers plan.

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