

# Critical Illness Insurance

A limited benefit policy

## Benefits at a Glance

An affordable way to help protect against the financial stress of a serious illness.

## For the employees of: ARUP Laboratories



### What is Critical Illness Insurance?

Critical Illness Insurance pays a lump-sum benefit if you are diagnosed with a covered illness or condition. 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 required for coverage.
- **Flexible:** You can use the benefit money for any purpose you like.
- **Payroll deductions:** Premiums are paid through convenient payroll deductions.
- **Portable:** Should you leave your current employer or retire, you can take your coverage with you.

### For what critical illnesses and conditions are benefits available?

Critical Illness Insurance provides a benefit 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

- |   |  |
|---|--|
| <ul style="list-style-type: none"><li>• Heart attack</li><li>• Stroke</li><li>• Coronary artery bypass (25%)</li><li>• Coma</li></ul> | <ul style="list-style-type: none"><li>• Major organ failure</li><li>• Permanent paralysis</li><li>• End stage renal (kidney) failure</li></ul> |
|---|--|

#### Cancer Module

- |  |   |
|--|---|
| <ul style="list-style-type: none"><li>• Cancer</li><li>• Skin cancer (10%)</li></ul> | <ul style="list-style-type: none"><li>• Carcinoma in situ (25%)</li></ul> |
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### 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

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## Who is eligible for Critical Illness Insurance?

- **You**—all active employees working 20+ hours per week. Temporary and seasonal workers are excluded from coverage. Normal vacation is considered Active Employment.
- **Your spouse\***— Coverage is available only if employee coverage is elected.
- **Your child(ren)**— 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. Please contact your employer for more information.

## What Maximum Critical Illness Benefit am I eligible for?

- For you
  - You have the opportunity to purchase a Maximum Critical Illness Benefit of \$10,000, \$20,000 or \$30,000.
- For your spouse
  - You have the opportunity to purchase a Maximum Critical Illness Benefit of \$5,000, \$10,000, or \$15,000 for your spouse.
- For your children
  - You have the opportunity to purchase a Maximum Critical Illness Benefit of \$2,500, \$5,000, or \$7,500 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 for one covered illness or disease within each module. Your plan includes the Restoration Benefit\*, which provides a one-time restoration of 100% of the maximum benefit amount in order to pay an additional benefit if you experience a second covered illness for a different condition.] Your plan also 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 a partial benefit is paid out, it will not reduce the available maximum benefit amount for the illnesses or diseases in that same module. If you have reached the benefit limit by receiving the maximum benefit in each module, you may choose to end your coverage; however, if you have coverage for your spouse and/or child(ren), you must continue your coverage in order to keep their coverage active. Please see the certificate of coverage for details.

\*This benefit does not apply to the cancer module.

## 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 42<sup>nd</sup> 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
<b>\$10,750</b>	<b>Total out-of-pocket expenses</b>
<b>\$10,000</b>	<b>Maximum Critical Illness Benefit paid under Julie's policy</b>

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.

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## What does my Critical Illness Insurance include?

The benefits listed below are included with your critical illness coverage. There may be some variation by state. 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.

- **Wellness Benefit:** This provides an annual benefit payment if you complete a health screening test. You may only receive a benefit once per year, even if you complete multiple health screening tests.
  - Examples of health screening tests include but are not limited to: Pap test, serum cholesterol test for HDL and LDL levels, mammography, colonoscopy, and stress test on bicycle or treadmill.
  - The annual benefit is \$50 for completing a health screening test.
  - If your spouse and children are covered for Critical Illness Insurance, they are also covered by the Wellness Benefit. Your spouse's benefit amount is also \$50. The benefit for child coverage is 50% of your coverage with an annual maximum of \$100 for children's benefits.

## 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.

- **Spouse\* Critical Illness Insurance:** If you have coverage for yourself, you may enroll your spouse, as long as your spouse is not covered under the Policy as an employee.
  - Your spouse will receive coverage for the same covered conditions as you.
  - 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 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. Please contact your employer for more information.

- **Children's Critical Illness Insurance:** As long as you have critical illness coverage on yourself, your natural child(ren), stepchild(ren), adopted child(ren) or child(ren) for whom you are a legal guardian are eligible to be covered under your employer's plan, up to the age of 26.
  - Your children are 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 child(ren) 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 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 child(ren) under this benefit. If the parent who is covering the child(ren) stops being insured as an employee then the other parent may apply for children's coverage.

## How much does Critical Illness Insurance cost?

See the chart below for the premium amounts.

### Employee Coverage Monthly Rates Includes Wellness Benefit Rider

Attained Age	\$10,000	\$20,000	\$30,000
Under 30	\$3.90	\$6.50	\$9.10
30-39	\$4.60	\$7.90	\$11.20
40-49	\$8.40	\$15.50	\$22.60
50-59	\$16.70	\$32.10	\$47.50
60-64	\$24.70	\$48.10	\$71.50
65-69	\$31.50	\$61.70	\$91.90
70+	\$42.50	\$83.70	\$124.90

### Spouse Coverage\* Monthly Rates Includes Wellness Benefit Rider

Attained Age	\$5,000	\$10,000	\$15,000
Under 30	\$3.05	\$4.80	\$6.55
30-39	\$3.55	\$5.80	\$8.05
40-49	\$6.15	\$11.00	\$15.85
50-59	\$11.80	\$22.30	\$32.80
60-64	\$17.25	\$33.20	\$49.15
65-69	\$19.40	\$37.50	\$55.60
70+	\$29.35	\$57.40	\$85.45

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

### Children Coverage Monthly Rates Includes Wellness Benefit Rider

Coverage Amount	Rate
\$2,500.00	\$1.28
\$5,000.00	\$2.55
\$7,500.00	\$3.83

## 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.

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## What are pre-existing conditions and are they covered?

A pre-existing condition is a sickness, injury or physical condition for which you received medical treatment, consultation, care or services (including diagnostic measures) during the 6 months prior to your coverage effective date. For the first 6 months of your coverage or any increase in coverage, we will not pay benefits for any condition or illness that is the result of a pre-existing condition. Once you have completed the pre-existing condition limitation time period, which is the first 6 months of coverage, benefits for a pre-existing condition are the same as for any other eligible condition.

Benefits reduce 50% for the employee and/or covered spouse on the policy anniversary following the 70<sup>th</sup> 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.

## Who do I contact with questions?

For more information, please call the Voya Employee Benefits Customer Service Team at (800) 955-7736.

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, a member of the Voya® family of companies. Policy Form #RL-CI3-POL-12; Certificate Form #RL-CI3-CERT-12; and Rider Forms: Spouse Critical Illness Rider Form #RL-CI3-SPR-12, Children's Critical Illness Rider Form #RL-CI3-CHR-12, Wellness Benefit Rider Form #RL-CI3-WELL-12, Restoration of Benefits Rider Form #RL-CI3-RES-12 and Recurrence Rider Form #RL-CI3-REC-12 Form numbers, provisions and availability may vary by state.

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