

Critical Illness Insurance

Enrollment at a glance

For employees of Rosemead School District enrolling in Critical Illness Insurance

What is Critical Illness Insurance?

- It pays a lump-sum benefit if you are diagnosed with a covered illness or condition on or after your coverage effective date.
- Your employer provides Critical Illness Insurance at no cost to you.
- You also have the option to elect additional or supplemental coverage.
- You have the option to elect Critical Illness Insurance.

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.
- **Portable:** If you leave your current employer or retire, you can take your coverage with you. (*Provision may vary by state.*)

Who is eligible for Critical Illness Insurance and what are the coverage amounts?

You—all active employees working 20+ hours per week.

- You may elect a Critical Illness benefit amount of \$10,000 or \$20,000.

Your spouse*— Coverage is available only if employee coverage is elected.

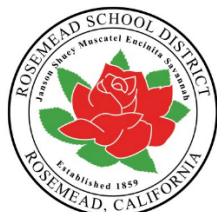
- You may elect a spouse Critical Illness benefit amount of \$5,000 or \$10,000.

Your children**— birth to age 26. Coverage is available only if employee coverage is elected.

- You may elect a children's Critical Illness benefit amount of \$5,000 or \$10,000.

* 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.

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



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What benefits are available?

Critical Illness Insurance provides a benefit payment upon the diagnosis of an illness or condition shown below. Covered illnesses/conditions are broken out into groups called “modules.” Benefits are payable at for the Critical Illness benefit amount stated earlier in this document.

Base Module

- Heart attack* 100%
- Cancer 100%
- Stroke 100%
- Major organ transplant** 100%
- Coronary artery bypass (25% of critical illness benefit amount)]
- Carcinoma in situ (25% of critical illness benefit amount)

* A sudden cardiac arrest is not in itself considered a heart attack.
** Major organ transplant means the irreversible failure of your heart, lung, pancreas, entire kidney or liver, or any combination thereof, determined by a physician specialized in care of the involved organ in addition to be placed on the UNOS list.

Major Organ Module

- Type 1 Diabetes 100%
- Transient ischemic attacks (TIA) (10% of critical illness benefit)
- Ruptured or dissecting aneurysm (10% of critical illness benefit)
- Abdominal aortic aneurysm (10% of critical illness benefit)
- Thoracic aortic aneurysm (10% of critical illness benefit)
- Open heart surgery for valve replacement or repair (25% of critical illness benefit)
- Severe burns 100%
- Transcatheter heart valve replacement or repair (10% of critical illness benefit)
- Coronary angioplasty (10% of critical illness benefit)
- Implantable/internal cardioverter defibrillator (ICD) placement (25% of critical illness benefit)
- Pacemaker placement (10% of critical illness benefit)

Enhanced Cancer Module

- Benign brain tumor 100%
- Skin cancer (10% of critical illness benefit)
- Bone marrow transplant (25% of critical illness benefit)
- Stem cell transplant (25% of critical illness benefit)

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Quality of Life Module

- Permanent paralysis 100%
- Loss of sight, hearing or speech 100%
- Coma 100%
- Multiple sclerosis 100%
- Amyotrophic lateral sclerosis (ALS) 100%
- Parkinson's disease 100%
- Advanced dementia, including Alzheimer's disease 100%
- Huntington's disease 100%
- Muscular dystrophy 100%
- Infectious disease – hospitalization required* (25% of critical illness benefit)
- Addison's disease (10% of critical illness benefit)
- Myasthenia gravis (50% of critical illness benefit)
- Systemic lupus erythematosus (SLE) (50% of critical illness benefit)
- Systemic sclerosis (scleroderma) (10% of critical illness benefit)
- Occupational HIV or Hepatitis B or C 100%

* Diagnosis of a severe infectious disease by a Doctor, including COVID-19, when a diagnosis occurs on or after the group's coverage effective date; AND Confinement to a Hospital for 5 or more consecutive days, or in a transitional facility for 14 or more consecutive days

In addition, the module below applies to your insured children:

Additional Child Diseases Module

(This module applies to your insured children only, and is in addition to the other modules available.)

- Cerebral palsy 100%
- Congenital birth defects 100%
- Cystic fibrosis 100%
- Down syndrome 100%
- Gaucher disease, type II or III 100%
- Infantile Tay-Sachs 100%
- Niemann-Pick disease 100%
- Pompe disease 100%
- Sickle cell anemia 100%
- Type IV glycogen storage disease 100%
- Zellweger syndrome 100%

What additional benefits does my Critical Illness Insurance include?

The benefits listed below are also included with your Critical Illness coverage.

- **Lodging benefit:** \$150 per day for up to 30 days per critical illness. This benefit is payable if the insured person's adult companion incurs lodging charges while the insured person is receiving treatment prescribed by a doctor due to the diagnosis of a covered critical illness. In order to qualify for the benefit, treatment must be more than 100 miles from the insured person's home.
- **Transportation benefit:** \$150 for up to 3 trips per critical illness. This benefit is payable for transportation of the insured person when receiving treatment by a doctor due to the diagnosis of a covered critical illness and treatment is not available locally. In order to qualify for the benefit, treatment must be more than 100 miles from home one way. Does not apply to transportation by ground ambulance or air ambulance.
- **Child care benefit:** \$75 per day up to a total of 30 days per critical illness. This benefit is payable if the insured person is receiving treatment prescribed by a doctor while confined to a hospital or treatment center due to the diagnosis of a covered critical illness, and the insured person has an eligible child receiving childcare during the confinement.
- **Waiver of Premium Benefit:** If you become totally disabled, you can continue your Critical Illness Insurance coverage for a period of time without needing to pay premiums. You may need to complete a waiting period of total disability before premiums are waived, during which time premiums need to be

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paid. Only premiums for employee coverage will be waived; all other coverage will terminate.

- **Wellness Benefit:** This provides an annual benefit payment if you complete a health screening test.
 - Your annual benefit amount is \$100 for completing a health screening test.
 - Your spouse's annual benefit amount is \$100 for completing a health screening test.
 - The annual benefit amount for each child is 50% of your benefit amount with an annual maximum of \$200 for all children.

How many times can I receive a benefit payment?

The total maximum benefit amount equals two times the Critical Illness benefit amount for each covered condition. Once the total maximum benefit for a covered condition has been paid, no further benefits are payable for that same covered condition.

Please refer to your certificate of insurance and riders for more information.

What do you mean by different diagnosis?

To be eligible for a benefit payment, the diagnosis must be a "different diagnosis" than any previously diagnosed illness or condition. This can mean any of the following:

- An insured person has a diagnosis of a covered critical illness that is **different from a previously diagnosed illness or condition**.
- An insured person receives **a subsequent diagnosis of a covered critical illness that is for the same illness or condition*** as a critical illness **for which benefits were payable under the critical illness insurance policy**. The subsequent diagnosis must occur more than 12 months after the date of the previous diagnosis.

*Including a cancer that has spread to a different area of the body

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How much does Critical Illness Insurance cost?
See the chart(s) below for your cost.

Employee Coverage
Monthly (10thly) Rates

Attained Age	\$10,000	\$20,000
Under 30	\$4.80	\$9.60
30-39	\$11.40	\$22.80
40-49	\$25.20	\$50.40
50-59	\$34.80	\$69.60
60-64	\$49.92	\$99.84
65-69	\$36.00	\$72.00
70+	\$40.20	\$80.40

Children Coverage
Monthly (10thly) Rates

Coverage Amount	Rate
\$5,000	\$5.70
\$10,000	\$11.40

Spouse Coverage*
Monthly (10thly) Rates

Attained Age	\$5,000	\$10,000
Under 30	\$2.40	\$4.80
30-39	\$5.70	\$11.40
40-49	\$12.60	\$25.20
50-59	\$17.40	\$34.80
60-64	\$24.96	\$49.92
65-69	\$18.00	\$36.00
70+	\$20.10	\$40.20

Are there any exclusions or limitations?

Exclusions and limitations vary by state and by your employer’s plan. Please review your certificate of coverage for details.

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Questions?



For more information, please contact or go to:

Voya Employee Benefits Customer Service at (877) 236-7564 OR

Dory Garcia
Rosemead School District
Administrative Assistant for Administrative Services
626-312-2900 ext. 221 / dogarcia@rosemead.k12.ca.us

To learn more, go to <https://presents.voya.com/EBRC/RosemeadSD>

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. Policy form #RL-CI4-POL-16; Certificate form #RL-CI4-CERT-16; Spouse Critical Illness Rider form #RL-CI4-SPR-16; Children's Critical Illness Rider form #RL-CI4-CHR-16; Wellness Benefit Rider form #RL-CI4-WELL-16; Waiver of Premium Rider form #RL-C14-WOP-16. Form numbers, provisions and availability may vary by state and employers plan.

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