

Critical Illness Insurance

Enrollment at a glance

For the employees of: Atlantic Corporation of Wilmington Inc. Group #702030

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.
- 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.

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

You — all active employees working 30+ hours per week.

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

Your spouse* — If you have coverage on yourself, you may enroll your spouse, as long as your spouse is not covered under your employer's plan as an employee.

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

Your children** — If you have coverage on yourself; your natural children, stepchildren, adopted children or children for whom you are a legal guardian; are eligible to be covered under your employer's plan, up to the age of 26. If both you and your spouse are covered under this policy as an employee; then only one, but not both, may cover the same children for Accident Insurance. If the parent who is covering the children stops being insured as an employee, then the other parent may apply for children's coverage.

- A children's Critical Illness benefit amount at 50% of your benefit amount is included at no additional cost to you.

* The use of "spouse" in this document means a person insured as a spouse as described in the certificate of insurance or rider.

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

When is my coverage effective?

The coverage effective date is the date you are eligible to begin filing claims. The diagnosis of the covered condition must occur on or after the coverage effective date.

Annual Enrollment

Your coverage becomes effective on October 1, 2020, following the election of coverage. Coverage for your spouse and/or children becomes effective on the same date as your coverage, if elected.

New Hires

For new hires, after the initial enrollment period, please refer to the certificate of insurance to learn when your coverage will become effective.

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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 100% of the Critical Illness benefit amount unless otherwise stated.

Base Module

- Heart attack*
- Cancer
- Stroke
- Major organ Transplant
- 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.

Major Organ Module

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

Enhanced Cancer Module

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

Quality of Life Module

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

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 | • Niemann-Pick disease |
| • Congenital birth defects | • Pompe disease |
| • Cystic fibrosis | • Type IV glycogen storage disease |
| • Down syndrome | • Infantile Tay-Sachs |
| • Gaucher disease, type II or III | |

What additional benefits does my Critical Illness Insurance include?

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

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

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**. A cancer that has spread to a different area of the body is not a different illness/condition than the previously diagnosed cancer.
- 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.
- An insured person receives a **subsequent diagnosis of a covered critical illness that is for the same illness or condition* as an illness/condition previously diagnosed prior to his/her coverage effective date 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

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.

How much does Critical Illness Insurance cost?

See the chart(s) below for your cost. Rates shown are guaranteed until November 1, 2023.

Employee Coverage Weekly Rates Includes Wellness Benefit Rider			Spouse Coverage* Weekly Rates Includes Wellness Benefit Rider		
Uni-Tobacco			Uni-Tobacco		
Attained Age	\$10,000	\$20,000	Attained Age	\$5,000	\$10,000
Under 30	\$1.43	\$2.86	Under 30	\$0.72	\$1.43
30-39	\$1.66	\$3.32	30-39	\$0.83	\$1.66
40-49	\$2.91	\$5.82	40-49	\$1.45	\$2.91
50-59	\$7.20	\$14.40	50-59	\$3.60	\$7.20
60-64	\$12.23	\$24.46	60-64	\$6.12	\$12.23
65-69	\$16.75	\$33.51	65-69	\$8.38	\$16.75
70+	\$17.75	\$35.49	70+	\$8.87	\$17.75

*Spouse rates are based on the age of the employee

Employee Coverage Monthly Rates Includes Wellness Benefit Rider			Spouse Coverage* Monthly Rates Includes Wellness Benefit Rider		
Uni-Tobacco			Uni-Tobacco		
Attained Age	\$10,000	\$20,000	Attained Age	\$5,000	\$10,000
Under 30	\$6.20	\$12.40	Under 30	\$3.10	\$6.20
30-39	\$7.20	\$14.40	30-39	\$3.60	\$7.20
40-49	\$12.60	\$25.20	40-49	\$6.30	\$12.60
50-59	\$31.20	\$62.40	50-59	\$15.60	\$31.20
60-64	\$53.00	\$106.00	60-64	\$26.50	\$53.00
65-69	\$72.60	\$145.20	65-69	\$36.30	\$72.60
70+	\$76.90	\$153.80	70+	\$38.45	\$76.90

*Spouse rates are based on the age of the employee



Questions?

For more information, please contact or go to:

- Voya Employee Benefits Customer Service at (877) 236-7564
- <https://go.voya.com/atlanticcorporation>

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. Form numbers, provisions and availability may vary by state.

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