

Critical Illness Insurance

Enrollment at a glance

For the employees of: Norton Healthcare, Inc.

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 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.

What improvements have been made to your coverage?

Your employer's Critical Illness Insurance policy has been enhanced to provide additional benefits starting July 1, 2019. Benefit amounts are determined by the diagnosis received. Additional features/improvements include:

- Major organ module: severe burns and transient ischemic attacks (TIA)
- Enhanced cancer module: Benign brain tumor, bone marrow transplant and stem cell transplant
- Quality of life module: Loss of sight, hearing or speech

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

You—all active employees working 32 hours per pay period. You may elect a Critical Illness benefit amount of \$5,000-\$30,000 in \$5,000 increments.

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 up to 50% of your benefit amount.

Your children**— If you have coverage on yourself; your unmarried natural children, stepchildren, adopted children or children for whom you are a legal guardian; are eligible to be covered under this plan, up to the age of 26.

- You may elect a children's Critical Illness benefit amount at 50% of your benefit amount, up to a maximum benefit of \$10,000 for each covered child.

* 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.

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

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

Quality of Life Module

- Permanent paralysis
- Loss of sight, hearing or speech
- Coma
- Multiple sclerosis
- Parkinson's disease (25% of critical illness benefit)
- Advanced dementia, including Alzheimer's disease (25% of critical illness benefit)
- Occupational HIV or Hepatitis B or C

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What additional benefits does my Critical Illness Insurance include?

The benefit listed below is also included with your Critical Illness coverage.

- **Wellness Benefit:** This provides an annual benefit payment if you complete a health screening test. You may only receive a benefit payment once per year, even if you complete multiple 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, routine physical exam, dental exam or vision exam.
 - Your annual benefit amount is \$150 for completing a health screening test.
 - Your spouse's annual benefit amount is \$150 for completing a health screening test.
 - The annual benefit amount for each child is 50% of your benefit amount with an annual maximum of \$300 for all children.

How many times can I receive a benefit payment?

Each benefit payable will be no more than 100% of the Critical Illness benefit amount. The maximum amount payable during the insured person's lifetime is called the total maximum benefit. You may be eligible to receive benefit payments for multiple conditions, up to the total maximum benefit amount. Each diagnosis must be a different diagnosis.

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**. 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

How much does Critical Illness Insurance cost?

See the chart(s) below for your cost.

Employee Coverage Bi-Weekly Rates (26 pay periods) Includes Wellness Benefit Rider													
Non-Tobacco User							Tobacco User						
Attained Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	Attained Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
Under 30	\$1.92	\$3.83	\$5.75	\$7.66	\$9.58	\$11.49	Under 30	\$2.33	\$4.66	\$6.99	\$9.32	\$11.65	\$13.98
30-39	\$2.65	\$5.31	\$7.96	\$10.62	\$13.27	\$15.92	30-39	\$3.51	\$7.02	\$10.52	\$14.03	\$17.54	\$21.05
40-49	\$3.74	\$7.48	\$11.22	\$14.95	\$18.69	\$22.43	40-49	\$5.47	\$10.94	\$16.41	\$21.88	\$27.35	\$32.82
50-59	\$5.70	\$11.40	\$17.10	\$22.80	\$28.50	\$34.20	50-59	\$8.86	\$17.72	\$26.58	\$35.45	\$44.31	\$53.17
60-64	\$7.71	\$15.42	\$23.12	\$30.83	\$38.54	\$46.25	60-64	\$12.46	\$24.92	\$37.38	\$49.85	\$62.31	\$74.77
65-69	\$9.07	\$18.14	\$27.21	\$36.28	\$45.35	\$54.42	65-69	\$13.50	\$27.00	\$40.50	\$54.00	\$67.50	\$81.00
70+	\$14.03	\$28.06	\$42.09	\$56.12	\$70.15	\$84.18	70+	\$21.02	\$42.05	\$63.07	\$84.09	\$105.12	\$126.14

Spouse Coverage* Bi-Weekly Rates (26 pay periods) Includes Wellness Benefit Rider													
Non-Tobacco User							Tobacco User						
Attained Age	\$2,500	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	Attained Age	\$2,500	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000
Under 30	\$1.13	\$2.26	\$3.39	\$4.52	\$5.65	\$6.78	Under 30	\$1.42	\$2.84	\$4.26	\$5.68	\$7.10	\$8.52
30-39	\$1.51	\$3.02	\$4.53	\$6.05	\$7.56	\$9.07	30-39	\$2.02	\$4.04	\$6.06	\$8.08	\$10.10	\$12.12
40-49	\$2.27	\$4.55	\$6.82	\$9.09	\$11.37	\$13.64	40-49	\$3.24	\$6.48	\$9.73	\$12.97	\$16.21	\$19.45
50-59	\$3.57	\$7.13	\$10.70	\$14.26	\$17.83	\$21.39	50-59	\$5.75	\$11.49	\$17.24	\$22.98	\$28.73	\$34.48
60-64	\$4.51	\$9.02	\$13.53	\$18.05	\$22.56	\$27.07	60-64	\$7.86	\$15.72	\$23.57	\$31.43	\$39.29	\$47.15
65-69	\$4.96	\$9.92	\$14.88	\$19.85	\$24.81	\$29.77	65-69	\$8.02	\$16.04	\$24.06	\$32.08	\$40.10	\$48.12
70+	\$8.53	\$17.05	\$25.58	\$34.11	\$42.63	\$51.16	70+	\$12.92	\$25.85	\$38.77	\$51.69	\$64.62	\$77.54

Children Coverage
Bi-Weekly Rates (26 pay periods)
All Eligible Employees
Includes Wellness Benefit Rider

Coverage Amount	Rate
\$2,500	\$0.36
\$5,000	\$0.71
\$7,500	\$1.07
\$10,000	\$1.42

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



For more information, please contact or go to:

- Your Norton Healthcare Team at (502) 629-2363

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

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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