

Critical Illness Insurance

Explore Your Benefits & Costs



Group Name: County of Santa Barbara
Group Number: 68491-1
Class: All Eligible Active Employees

There are more than just medical bills to pay after a heart attack, stroke, or other unexpected covered medical condition. Critical Illness Insurance provides a benefit payment that can help. This document includes expanded cost and benefit information for Critical Illness Insurance. As you explore, keep in mind:



No medical questions or tests are required for coverage.



Employees get an annual Wellness Benefit payment for completing an eligible health screening test.



Benefit payments go directly to you. Use them however you'd like!

Critical Illness Insurance doesn't replace your medical coverage; instead, it complements it. **The benefit payments don't go out to pay for medical bills or treatments you may need, instead they come in—directly to you—to be used however you'd like.** Choose this supplemental health insurance product for added protection if one of the following covered conditions comes your way.

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.

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How much coverage is available?


You have the option to enroll in coverage up to a maximum benefit amount below.


Coverage Amount	
For you	\$5,000 to \$30,000 in \$5,000 increments
Your spouse*	\$5,000 to \$15,000 in \$5,000 increments
Your children**	Choice of \$5,000 or \$10,000 for each covered child.


*Spouses up to age70. **Child(ren) up to age 26.

What's covered by Critical Illness Insurance?

Critical Illness Insurance provides benefits for the covered medical conditions and diagnoses shown below. The most common conditions we pay claims for include:

Heart attack

Major organ failure

Stroke

Sample benefit amounts

If one of these common events happens on or after your coverage effective date, and your claim is approved, benefits are payable at 100% of the Critical Illness benefit amount shown above unless otherwise stated. Use your benefit payment however you'd like:

Covered Condition	% of Benefit
Heart attack*	100%
Stroke	100%
End stage renal (kidney) failure	100%
Coronary artery bypass	25%

* A sudden cardiac arrest is not in itself considered a heart attack.

This is only a small preview of the benefits available to you.
See the full Schedule of Benefits toward the end of this document.

How much does Critical Illness Insurance cost?

The table below shows how much you'll pay for Critical Illness Insurance. Rates are dependent on your age and amount of coverage selected.

Employee Coverage Semi-Monthly Rates (24 pay periods)						
Non-Tobacco						
Attained Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
Under 30	\$3.80	\$5.00	\$6.20	\$7.40	\$8.60	\$9.80
30 – 39	\$4.93	\$7.25	\$9.58	\$11.90	\$14.23	\$16.55
40 – 49	\$6.45	\$10.30	\$14.15	\$18.00	\$21.85	\$25.70
50 – 59	\$8.98	\$15.35	\$21.73	\$28.10	\$34.48	\$40.85
60 – 64	\$10.35	\$18.10	\$25.85	\$33.60	\$41.35	\$49.10
65 +	\$11.03	\$19.45	\$27.88	\$36.30	\$44.73	\$53.15
Tobacco						
Attained Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
Under 30	\$4.45	\$6.30	\$8.15	\$10.00	\$11.85	\$13.70
30 – 39	\$6.48	\$10.35	\$14.23	\$18.10	\$21.98	\$23.85
40 – 49	\$9.33	\$16.05	\$22.78	\$29.50	\$36.23	\$42.95
50 – 59	\$13.55	\$24.50	\$35.45	\$46.40	\$57.35	\$68.30
60 – 64	\$16.63	\$30.65	\$44.68	\$58.70	\$72.73	\$86.75
65 +	\$17.00	\$31.40	\$45.80	\$60.20	\$74.60	\$89.00

Spouse Coverage* Semi-Monthly Rates (24 pay periods)							
Non-Tobacco				Tobacco			
Attained Age	\$5,000	\$10,000	\$15,000	Attained Age	\$5,000	\$10,000	\$15,000
Under 30	\$3.93	\$5.25	\$6.58	Under 30	\$4.65	\$6.70	\$8.75
30 – 39	\$5.15	\$7.70	\$10.25	30 – 39	\$6.85	\$11.10	\$15.35
40 – 49	\$6.83	\$11.05	\$15.28	40 – 49	\$9.98	\$17.35	\$24.73
50 – 59	\$9.33	\$16.05	\$22.78	50 – 59	\$14.63	\$26.65	\$38.68
60 – 64	\$11.13	\$19.65	\$28.18	60 – 64	\$18.03	\$33.45	\$48.88
65 +	\$11.88	\$21.15	\$30.43	65 +	\$18.45	\$34.30	\$50.15

*Spouses up to age 70.

Children Coverage** Semi-Monthly Rates (24 pay periods)	
Coverage Amount	Rate
\$5,000	\$1.98
\$10,000	\$3.95

**Child(ren) up to age 26.

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Schedule of Benefits

The table below outlines a more detailed list of what's covered. Please note that the covered condition/diagnosis must happen on or after your coverage effective date. Benefits are payable at 100% of the Critical Illness benefit amount unless otherwise stated. For a list of standard exclusions and limitations, please refer to the exclusions section later in this document.

Covered Condition	% of Benefit
Heart attack*	100%
Stroke	100%
Coronary artery bypass	25%
Coma	100%
Major organ failure	100%
Permanent paralysis	100%
End stage renal (kidney) failure	100%
Multiple sclerosis	100%
Amyotrophic lateral sclerosis (ALS)	100%
Parkinson's disease	100%
Alzheimer's disease	100%
Infectious disease	100%
Cancer	100%
Skin cancer	10%
Carcinoma in situ	25%

*Cardiac arrest is not a heart attack

How many times can a benefit be received?

Usually you are only able to receive the Maximum Critical Illness Benefit for one covered condition but:

- Your plan also includes the Recurrence Benefit*, which allows you to receive a benefit for the same condition a second time.
- 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 illness named in your certificate, including the illness from the first benefit payment.

*This benefit does not apply to the cancer module.

If a partial benefit is paid out, it will not reduce the available maximum benefit amount for the illnesses or diseases. If you have reached the benefit limit by receiving the maximum benefit, you may choose to end your coverage; however, if you have coverage for your spouse and/or children, you must continue your coverage in order to keep their coverage active. Please see the certificate of coverage for details.

Benefits reduce 50% for the employee and/or covered spouse on the policy anniversary following the 70th birthday, however, premiums do not reduce as a result of this benefit change.

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What else is included?

The Critical Illness Insurance available through your employer includes the following additional benefits:



**Receive
\$200 to use
however
you'd like**

Wellness Benefit

Complete an eligible health screening test, and we'll send you a benefit payment to use however you'd like.

- Employees receive an annual benefit payment of **\$200**.
- Spouses receive an annual benefit payment of **\$200**.
- Children receive **50%** of your benefit amount per child, with an annual maximum of **\$300** for all children.

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.

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 12 months prior to your coverage effective date. For the first 12 months after your coverage effective date or any increase in coverage, we will not pay benefits if the date of diagnosis for any condition or illness is the result of a pre-existing condition. After the first 12 months of coverage or any increase in coverage, benefits are payable for any eligible Critical Illness even if resulting from a pre-existing condition.

*Definition and limitation/exclusions may vary by state.

Who do I contact with questions?

Enrollment instructions will be provided by your employer. If you have additional questions before you enroll, please contact HR at (805) 568-2800 or email benefits@countysb.org.

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-CI3-POL-12; Certificate form #RL-CI3-CERT-12; 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; Recurrence Rider Form #RL-CI3-REC-12. Restoration of Benefits Rider form #RL-CI3-REST-12. Form numbers, provisions and availability may vary by state and employer's plan.

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CI/SD 1 Only

County of Santa Barbara #68491-1 Date Prepared: 09/16/2022

212569-09012020

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