

# Compass Critical Illness Insurance

Enrollment at a glance

For the employees of: Anheuser-Busch Companies, LLC

## What is Critical Illness Insurance?

Critical Illness Insurance 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 in an amount that meets 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 are required for coverage.
- **Flexible:** You can use the benefit payments for any purpose you like.
- **Payroll deductions:** Premiums are paid through convenient after-tax payroll deductions.
- **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**—active employees in benefits-eligible positions\*, excluding ACA eligibility.
- **Your spouse or domestic partner**\*—coverage is available only if the employee coverage is elected. Your spouse will be covered for the same critical illness benefits as you are.
- **Your children**\*—to age 26. Coverage is available only if the employee coverage is elected.

\*refer to your Eligibility and Administrative Rules SPD for details.

## 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. For a complete description of benefits, exclusions and limitations, refer to your certificate of insurance and riders.

### Base Module

- |                 |   |
|-----------------|---|
| • Heart attack* | • Major organ transplant**  |
| • Cancer        | • Coronary artery bypass (25% of critical illness benefit amount) |
| • Stroke        | • 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.

### Enhanced Cancer Module

- |   |  |
|---|--|
| • Benign brain tumor                            | • Bone marrow transplant (25% of critical illness benefit) |
| • Skin cancer (10% 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
- Amyotrophic lateral sclerosis (ALS)
- Occupational HIV or Hepatitis B or C

### How many times can I receive a benefit payment?

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 each condition, 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.

\*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. The rate is based on your age on January 1<sup>st</sup>.

Rates shown are guaranteed until January 1, 2022.

Employee Coverage Monthly Rates							
Non-Tobacco User				Tobacco User			
Issue Age	\$10,000	\$20,000	\$30,000	Issue Age	\$10,000	\$20,000	\$30,000
Under 25	\$1.30	\$2.60	\$3.90	Under 25	\$2.90	\$5.80	\$8.70
25-29	\$1.70	\$3.40	\$5.10	25-29	\$4.30	\$8.60	\$12.90
30-34	\$3.30	\$6.60	\$9.90	30-34	\$7.70	\$15.40	\$23.10
35-39	\$6.90	\$13.80	\$20.70	35-39	\$12.70	\$25.40	\$38.10
40-44	\$9.90	\$19.80	\$29.70	40-44	\$17.60	\$35.20	\$52.80
45-49	\$17.40	\$34.80	\$52.20	45-49	\$30.30	\$60.60	\$90.90
50-54	\$21.50	\$43.00	\$64.50	50-54	\$43.50	\$87.00	\$130.50
55-59	\$33.90	\$67.80	\$101.70	55-59	\$59.90	\$119.80	\$179.70
60-64	\$41.60	\$83.20	\$124.80	60-64	\$76.40	\$152.80	\$229.20
65-69	\$57.00	\$114.00	\$171.00	65-69	\$95.70	\$191.40	\$287.10
70+	\$79.90	\$159.80	\$239.70	70+	\$133.00	\$266.00	\$399.00

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Spouse Coverage/Domestic Partner* Monthly Rates							
Non-Tobacco User				Tobacco User			
Issue Age	\$5,000	\$10,000	\$15,000	Issue Age	\$5,000	\$10,000	\$15,000
Under 25	\$0.65	\$1.30	\$1.95	Under 25	\$1.45	\$2.90	\$4.35
25-29	\$0.85	\$1.70	\$2.55	25-29	\$2.15	\$4.30	\$6.45
30-34	\$1.65	\$3.30	\$4.95	30-34	\$3.85	\$7.70	\$11.55
35-39	\$3.45	\$6.90	\$10.35	35-39	\$6.35	\$12.70	\$19.05
40-44	\$4.95	\$9.90	\$14.85	40-44	\$8.80	\$17.60	\$26.40
45-49	\$8.70	\$17.40	\$26.10	45-49	\$15.15	\$30.30	\$45.45
50-54	\$10.75	\$21.50	\$32.25	50-54	\$21.75	\$43.50	\$65.25
55-59	\$16.95	\$33.90	\$50.85	55-59	\$29.95	\$59.90	\$89.85
60-64	\$20.80	\$41.60	\$62.40	60-64	\$38.20	\$76.40	\$114.60
65-69	\$28.50	\$57.00	\$85.50	65-69	\$47.85	\$95.70	\$143.55
70+	\$39.95	\$79.90	\$119.85	70+	\$66.50	\$133.00	\$199.50

\*Spouse/Domestic Partner rates are based on the age of the employee.

Child(ren) Coverage Monthly Rates	
Coverage Amount	Rate
\$5,000	\$0.75
\$10,000	\$1.50
\$15,000	\$2.25

## Questions?

For more information, please contact:

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

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

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