

Critical Illness Insurance

Enrollment at a glance

For the Members of Midwest Coalition of Labor Trust, Sprinkler Fitters Local 281



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.

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

You— Active members that are available to work.

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

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

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

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

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

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

- | | |
|---|---|
| <ul style="list-style-type: none">• Heart attack*• Cancer• Stroke | <ul style="list-style-type: none">• 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.

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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

- Infectious disease (25% of critical illness benefit)

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

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
 - Your spouse's annual benefit amount is \$50
 - The annual 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 **2 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 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 receives **another 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 additional diagnosis must occur more than 12 months after the date of the previous diagnosis.
- An insured person receives **another 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 additional 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?

Employee Coverage Monthly Rates

Uni-Tobacco		
Attained Age	\$10,000	\$20,000
Under 25	\$3.30	\$6.60
25-29	\$3.60	\$7.20
30-34	\$3.90	\$7.80
35-39	\$4.80	\$9.60
40-44	\$6.80	\$13.60
45-49	\$10.80	\$21.60
50-54	\$17.70	\$35.40
55-59	\$27.80	\$55.60
60-64	\$38.00	\$76.00
65-69	\$49.50	\$99.00
70+	\$67.50	\$135.00

Spouse Coverage Monthly Rates

Uni-Tobacco		
Attained Age	\$5,000	\$10,000
Under 25	\$1.20	\$2.40
25-29	\$1.40	\$2.80
30-34	\$1.65	\$3.30
35-39	\$2.20	\$4.40
40-44	\$3.25	\$6.50
45-49	\$5.00	\$10.00
50-54	\$7.50	\$15.00
55-59	\$10.45	\$20.90
60-64	\$13.60	\$27.20
65-69	\$18.35	\$36.70
70+	\$26.40	\$52.80

Children Coverage Monthly Rates

Coverage Amount	Rate
\$5,000	\$0.80
\$10,000	\$1.60



Questions?

To enroll and learn more about these benefits please go to <http://go.voya.com/mcl2023>

For any questions, please contact Kocher Insurance Group at 888-212-7822

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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