# Critical Illness Insurance

**Explore Your Benefits & Costs**

Group Name: P.L. Marketing
Group Number: 734284

**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 of $50 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.

## How much coverage is available?

You have the option to enroll in coverage in the amount(s) below.

| | Coverage Amount |
|---|---|
| For you | $10,000, $20,000 or $30,000 |
| Your spouse | $5,000, $10,000 or $15,000 not to exceed 100% of Employee benefit |
| Your children* | $5,000, $10,000, or $15,000 not to exceed 50% of Employee benefit |

*Child(ren) up to age 26.

## What's covered by Critical Illness Insurance?

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

- **Heart attack**
- **Kidney failure****
- **Stroke**
- **Coronary artery bypass**
- **Cancer**

## Sample benefit amounts

If one of these 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% |
| Cancer | 100% |
| Stroke | 100% |
| Kidney failure** | 100% |
| Coronary artery bypass | 25% |

* A sudden cardiac arrest is not in itself considered a heart attack.
** Listed in the certificate of coverage as "major organ transplant," which 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.

**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. Rates are the same for both Employee and Spouse.

**Employee Coverage**
**Bi-Weekly Rates (26 pay periods)**
**Includes Wellness Benefit Rider**

| Non-Tobacco User | | | | Tobacco User | | | |
|---|---|---|---|---|---|---|---|
| Age | $10,000 | $20,000 | $30,000 | Age | $10,000 | $20,000 | $30,000 |
| Under 25 | $0.78 | $1.57 | $2.35 | Under 25 | $1.11 | $2.22 | $3.32 |
| 25-29 | $1.11 | $2.22 | $3.32 | 25-29 | $1.43 | $2.86 | $4.29 |
| 30-34 | $1.43 | $2.86 | $4.29 | 30-34 | $2.03 | $4.06 | $6.09 |
| 35-39 | $1.75 | $3.51 | $5.26 | 35-39 | $3.14 | $6.28 | $9.42 |
| 40-44 | $2.72 | $5.45 | $8.17 | 40-44 | $4.94 | $9.88 | $14.82 |
| 45-49 | $4.66 | $9.32 | $13.98 | 45-49 | $9.32 | $18.65 | $27.97 |
| 50-54 | $7.06 | $14.12 | $21.18 | 50-54 | $15.14 | $30.28 | $45.42 |
| 55-59 | $9.74 | $19.48 | $29.22 | 55-59 | $22.11 | $44.22 | $66.32 |
| 60-64 | $14.22 | $28.43 | $42.65 | 60-64 | $34.71 | $69.42 | $104.12 |
| 65-69 | $19.94 | $39.88 | $59.82 | 65-69 | $48.42 | $96.83 | $145.25 |
| 70+ | $22.06 | $44.12 | $66.18 | 70+ | $54.14 | $108.28 | $162.42 |

**Spouse Coverage***
**Bi-Weekly Rates (26 pay periods)**
**Includes Wellness Benefit Rider**

| Non-Tobacco User | | | | Tobacco User | | | |
|---|---|---|---|---|---|---|---|
| Age | $5,000 | $10,000 | $15,000 | Age | $5,000 | $10,000 | $15,000 |
| Under 25 | $0.39 | $0.78 | $1.18 | Under 25 | $0.55 | $1.11 | $1.66 |
| 25-29 | $0.55 | $1.11 | $1.66 | 25-29 | $0.72 | $1.43 | $2.15 |
| 30-34 | $0.72 | $1.43 | $2.15 | 30-34 | $1.02 | $2.03 | $3.05 |
| 35-39 | $0.88 | $1.75 | $2.63 | 35-39 | $1.57 | $3.14 | $4.71 |
| 40-44 | $1.36 | $2.72 | $4.08 | 40-44 | $2.47 | $4.94 | $7.41 |
| 45-49 | $2.33 | $4.66 | $6.99 | 45-49 | $4.66 | $9.32 | $13.98 |
| 50-54 | $3.53 | $7.06 | $10.59 | 50-54 | $7.57 | $15.14 | $22.71 |
| 55-59 | $4.87 | $9.74 | $14.61 | 55-59 | $11.05 | $22.11 | $33.16 |
| 60-64 | $7.11 | $14.22 | $21.32 | 60-64 | $17.35 | $34.71 | $52.06 |
| 65-69 | $9.97 | $19.94 | $29.91 | 65-69 | $24.21 | $48.42 | $72.62 |
| 70+ | $11.03 | $22.06 | $33.09 | 70+ | $27.07 | $54.14 | $81.21 |

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

| Coverage Amount | Rate |
|---|---|
| $5,000 | $0.92 |
| $10,000 | $1.85 |
| $15,000 | $2.77 |

***Children birth to age 26; no limit to the number of children per family.

## 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. For a complete description of your benefits, along with applicable provisions, conditions on benefit determination, exclusions and limitations, see your certificate of insurance and any riders.

| Covered Condition | % of Benefit |
|---|---|
| Heart attack* | 100% |
| Cancer | 100% |
| Stroke | 100% |
| Sudden cardiac arrest | 25% |
| Major organ transplant (includes Major Organ Failure & End Stage Renal (Kidney) Failure)** | 100% |
| Coronary artery bypass | 25% |
| Carcinoma in situ | 25% |
| Type 1 Diabetes | 100% |
| Severe burns | 100% |
| Transient ischemic attacks (TIA) | 10% |
| Ruptured or dissecting aneurysm | 10% |
| Abdominal aortic aneurysm | 10% |
| Thoracic aortic aneurysm | 10% |
| Open heart surgery for valve replacement or repair | 25% |
| Transcatheter heart valve replacement or repair | 10% |
| Coronary angioplasty | 10% |
| Implantable/internal cardioverter defibrillator (ICD) placement | 25% |
| Pacemaker placement | 10% |
| Benign brain tumor | 100% |
| Skin cancer | 10% |
| Bone marrow transplant | 25% |
| Stem cell transplant | 25% |

| | |
|---|---|
| Permanent paralysis | 100% |
| Loss of sight | 100% |
| Loss of hearing | 100% |
| Loss of speech | 100% |
| Coma | 100% |
| Multiple sclerosis | 100% |
| Amyotrophic lateral sclerosis (ALS) | 100% |
| Parkinson’s disease | 100% |
| Advanced dementia, including Alzheimer’s disease | 100% |
| Muscular dystrophy | 25% |
| Infectious disease (hospitalization requirement)*** | 25% |
| Addison’s disease | 10% |
| Myasthenia gravis | 50% |
| Systemic lupus erythematosus (SLE) | 50% |
| Systemic sclerosis (scleroderma) | 10% |

* 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.
*** Diagnosis of a severe infectious disease by a Doctor, including COVID-19, when a diagnosis occurs on or after the group’s coverage effective date; AND Confinement to a Hospital for 5 or more consecutive days, or in a transitional facility for 14 or more consecutive days.

## Benefits for insured children

In addition to the covered conditions mentioned above, coverage for your insured children includes:

| Covered Condition | % of Benefit |
|---|---|
| Cerebral palsy | 100% |
| Congenital birth defects | 100% |
| Cystic fibrosis | 100% |
| Down syndrome | 100% |
| Gaucher disease, type II or III | 100% |
| Infantile Tay-Sachs | 100% |
| Niemann-Pick disease | 100% |
| Pompe disease | 100% |

## Multiple benefit payments

You can receive a lump–sum benefit payment (up to 100% of the benefit amount associated with that condition) for each covered condition. The number of times a benefit is payable for each covered condition is unlimited, except for skin cancer. Additional details are provided in the certificate of coverage.

# What else is included?

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

**Receive $50 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 of $50.
- Spouses receive an annual benefit of $50.
- Children receive 100% of your benefit amount per child, with no annual maximum for all children.

**Take your coverage with you**

**Portability**

If you are in a situation where you will lose eligibility for benefits, such as reduced hours, termination or a life event such as divorce, you may want to continue your insurance coverage. Portability allows you to continue your coverage under the same group policy by paying your premiums directly to the insurance company.

# Exclusions and limitations

Exclusions and limitations vary by state and by your employer's plan. Please review your certificate of coverage for details.

## Ready to Enroll?

Enrollment instructions will be provided by your employer. If you have additional questions before you enroll, please call:

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

or go to https://presents.voya.com/EBRC/PLMarketing

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-CERT2-20; Spouse Rider form #RL-CI4-SPR2-20; Children's Rider form #RL-CI4-CHR2-20; Continuation Rider form #RL-CI4-CNT2-20; Absence from Employment Premium Waiver Rider form #RL-CI4-AEPW-20; Wellness Benefit Rider form #RL-CI4-WELL2-20; Waiver of Premium Rider form #RL-CI4-WOP-16; Additional Services Rider form #RL-CI4-VAS-20. Form numbers, provisions and availability may vary by state and employer's plan.

1503365

**CI 2.1 Only**

Date Prepared: 11/06/2022

213465-03152021