

Critical Illness Insurance

Explore Your Benefits & Costs



Group Name: Michigan Technological University
Group Number: 739481

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:



Coverage is always Guaranteed Issue.



Simplified claims process has limited paperwork and can be submitted/tracked online.



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

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. 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 to help lessen the financial impact of a covered illness.

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?

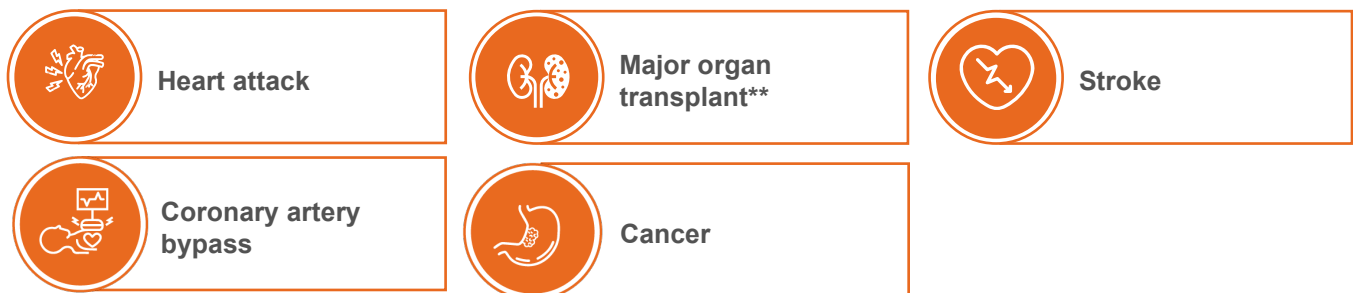
You have the option to enroll in coverage in the amount(s) below.

Coverage Amount	
For you	You can elect a critical illness benefit amount of Benefit amount: Choice of \$10,000, \$20,000, \$30,000 or \$40,000
Your spouse	You can elect a spouse critical illness benefit amount of Spouse coverage matches employee benefit schedule, additional benefits, and riders. Benefit amount: 50% of Employee Benefit
Your children**	You can elect a children's critical illness benefit amount of Children's coverage matches employee benefit schedule, additional benefits, and riders. Benefit amount: 50% of Employee Benefit

**Child(ren) up to age 26.

What's covered by Critical Illness Insurance?

Critical Illness Insurance provides a benefit payment for the diagnoses of a covered illness or condition such as:



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%
Major organ transplant**	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.

4-Tier Rating Monthly Rates Employee: \$10,000 Spouse: \$5,000 Child(ren): \$5,000									
Non-Tobacco User					Tobacco User				
Attained Age	EE Only	EE+SP	EE+CH	Family	Attained Age	EE Only	EE+SP	EE+CH	FAMILY
Under 25	\$1.70	\$3.00	\$2.20	\$3.50	Under 25	\$1.70	\$3.05	\$2.20	\$3.55
25-29	\$1.90	\$3.25	\$2.40	\$3.75	25 - 29	\$2.10	\$3.60	\$2.60	\$4.10
30-34	\$2.40	\$4.00	\$2.90	\$4.50	30 - 34	\$3.00	\$4.95	\$3.50	\$5.45
35-39	\$3.30	\$5.40	\$3.80	\$5.90	35 - 39	\$4.80	\$7.70	\$5.30	\$8.20
40-44	\$4.80	\$7.65	\$5.30	\$8.15	40 - 44	\$8.10	\$12.65	\$8.60	\$13.15
45-49	\$6.70	\$10.60	\$7.20	\$11.10	45 - 49	\$12.40	\$19.25	\$12.90	\$19.75
50-54	\$9.70	\$15.25	\$10.20	\$15.75	50 - 54	\$18.40	\$28.80	\$18.90	\$29.30
55-59	\$13.50	\$21.25	\$14.00	\$21.75	55 - 59	\$26.60	\$41.70	\$27.10	\$42.20
60-64	\$19.70	\$30.20	\$20.20	\$30.70	60 - 64	\$40.60	\$61.65	\$41.10	\$62.15
65-69	\$36.40	\$52.35	\$36.90	\$52.85	65 - 69	\$75.30	\$107.00	\$75.80	\$107.50
70+	\$36.40	\$52.35	\$36.90	\$52.85	70 +	\$75.30	\$107.00	\$75.80	\$107.50

4-Tier Rating Monthly Rates Employee: \$20,000 Spouse: \$10,000 Child(ren): \$10,000									
Non-Tobacco User					Tobacco User				
Attained Age	EE Only	EE+SP	EE+CH	Family	Attained Age	EE Only	EE+SP	EE+CH	FAMILY
Under 25	\$3.40	\$6.00	\$4.40	\$7.00	Under 25	\$3.40	\$6.10	\$4.40	\$7.10
25-29	\$3.80	\$6.50	\$4.80	\$7.50	25 - 29	\$4.20	\$7.20	\$5.20	\$8.20
30-34	\$4.80	\$8.00	\$5.80	\$9.00	30 - 34	\$6.00	\$9.90	\$7.00	\$10.90
35-39	\$6.60	\$10.80	\$7.60	\$11.80	35 - 39	\$9.60	\$15.40	\$10.60	\$16.40
40-44	\$9.60	\$15.30	\$10.60	\$16.30	40 - 44	\$16.20	\$25.30	\$17.20	\$26.30
45-49	\$13.40	\$21.20	\$14.40	\$22.20	45 - 49	\$24.80	\$38.50	\$25.80	\$39.50
50-54	\$19.40	\$30.50	\$20.40	\$31.50	50 - 54	\$36.80	\$57.60	\$37.80	\$58.60
55-59	\$27.00	\$42.50	\$28.00	\$43.50	55 - 59	\$53.20	\$83.40	\$54.20	\$84.40
60-64	\$39.40	\$60.40	\$40.40	\$61.40	60 - 64	\$81.20	\$123.30	\$82.20	\$124.30
65-69	\$72.80	\$104.70	\$73.80	\$105.70	65 - 69	\$150.60	\$214.00	\$151.60	\$215.00
70+	\$72.80	\$104.70	\$73.80	\$105.70	70 +	\$150.60	\$214.00	\$151.60	\$215.00

4-Tier Rating Monthly Rates										
Employee: \$30,000 Spouse: \$15,000 Child(ren): \$15,000										
Non-Tobacco User					Tobacco User					
Attained Age	EE Only	EE+SP	EE+CH	Family	Attained Age	EE Only	EE+SP	EE+CH	FAMILY	
Under 25	\$5.10	\$9.00	\$6.60	\$10.50	Under 25	\$5.10	\$9.15	\$6.60	\$10.65	
25 - 29	\$5.70	\$9.75	\$7.20	\$11.25	25 - 29	\$6.30	\$10.80	\$7.80	\$12.30	
30 - 34	\$7.20	\$12.00	\$8.70	\$13.50	30 - 34	\$9.00	\$14.85	\$10.50	\$16.35	
35 - 39	\$9.90	\$16.20	\$11.40	\$17.70	35 - 39	\$14.40	\$23.10	\$15.90	\$24.60	
40 - 44	\$14.40	\$22.95	\$15.90	\$24.45	40 - 44	\$24.30	\$37.95	\$25.80	\$39.45	
45 - 49	\$20.10	\$31.80	\$21.60	\$33.30	45 - 49	\$37.20	\$57.75	\$38.70	\$59.25	
50 - 54	\$29.10	\$45.75	\$30.60	\$47.25	50 - 54	\$55.20	\$86.40	\$56.70	\$87.90	
55 - 59	\$40.50	\$63.75	\$42.00	\$65.25	55 - 59	\$79.80	\$125.10	\$81.30	\$126.60	
60 - 64	\$59.10	\$90.60	\$60.60	\$92.10	60 - 64	\$121.80	\$184.95	\$123.30	\$186.45	
65 - 69	\$109.20	\$157.05	\$110.70	\$158.55	65 - 69	\$225.90	\$321.00	\$227.40	\$322.50	
70 +	\$109.20	\$157.05	\$110.70	\$158.55	70 +	\$225.90	\$321.00	\$227.40	\$322.50	

4-Tier Rating Monthly Rates										
Employee: \$40,000 Spouse: \$20,000 Child(ren): \$20,000										
Non-Tobacco User					Tobacco User					
Attained Age	EE Only	EE+SP	EE+CH	Family	Attained Age	EE Only	EE+SP	EE+CH	FAMILY	
Under 25	\$6.80	\$12.00	\$8.80	\$14.00	Under 25	\$6.80	\$12.20	\$8.80	\$14.20	
25 - 29	\$7.60	\$13.00	\$9.60	\$15.00	25 - 29	\$8.40	\$14.40	\$10.40	\$16.40	
30 - 34	\$9.60	\$16.00	\$11.60	\$18.00	30 - 34	\$12.00	\$19.80	\$14.00	\$21.80	
35 - 39	\$13.20	\$21.60	\$15.20	\$23.60	35 - 39	\$19.20	\$30.80	\$21.20	\$32.80	
40 - 44	\$19.20	\$30.60	\$21.20	\$32.60	40 - 44	\$32.40	\$50.60	\$34.40	\$52.60	
45 - 49	\$26.80	\$42.40	\$28.80	\$44.40	45 - 49	\$49.60	\$77.00	\$51.60	\$79.00	
50 - 54	\$38.80	\$61.00	\$40.80	\$63.00	50 - 54	\$73.60	\$115.20	\$75.60	\$117.20	
55 - 59	\$54.00	\$85.00	\$56.00	\$87.00	55 - 59	\$106.40	\$166.80	\$108.40	\$168.80	
60 - 64	\$78.80	\$120.80	\$80.80	\$122.80	60 - 64	\$162.40	\$246.60	\$164.40	\$248.60	
65 - 69	\$145.60	\$209.40	\$147.60	\$211.40	65 - 69	\$301.20	\$428.00	\$303.20	\$430.00	
70 +	\$145.60	\$209.40	\$147.60	\$211.40	70 +	\$301.20	\$428.00	\$303.20	\$430.00	

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

Schedule of Benefits

The table below presents a more detailed list of the conditions covered under Critical Illness Insurance. 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
Base Module	
Heart attack*	100%
Cancer	100%
Stroke	100%
Sudden cardiac arrest	10%
Major organ transplant (includes Major Organ Failure & End Stage Renal (Kidney) Failure)**	100%
Coronary artery bypass	25%
Carcinoma in situ	25%
Major Organ Module	
Severe burns	100%
Transient ischemic attacks (TIA)	10%
Enhanced Cancer Module	
Benign brain tumor	100%
Skin cancer	10%
Bone marrow transplant	25%
Stem cell transplant	25%
Quality of Life Module	
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%
Huntington's disease	100%
Muscular dystrophy	100%
Infectious disease (hospitalization requirement)***	25%
Systemic lupus erythematosus (SLE)	100%
Systemic sclerosis (scleroderma)	10%
Occupational HIV	100%
Occupational Hepatitis B or C	100%

* 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%
Sickle cell anemia	100%
Type 1 diabetes	100%
Type IV glycogen storage disease	100%
Zellweger syndrome	100%

Multiple benefit payments

You may receive a benefit payment up to 100% of the Critical Illness benefit amount for each different diagnosis, up to the total maximum benefit. (A definition of "different diagnosis" is provided in the certificate of coverage).

Total maximum benefit: The total maximum benefit amount is unlimited 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. For skin cancer, the benefit is payable up to 1 time per calendar year, 10 times lifetime maximum limit.

What else is included?

The Critical Illness Insurance available through your employer also features the following:



Keep coverage during a leave of absence

Continuation of Insurance

Continuation allows you to maintain your current Accident Insurance coverage for yourself, your spouse, and children during an employer-approved leave of absence.



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.

For a list of standard exclusions and limitations, please refer to the end of this document. For a complete description of your available benefits, exclusions, and limitations, see your certificate of insurance and any riders.

Exclusions and limitations

Exclusions and Limitations to the certificate. Spouse Critical Illness Insurance Rider and Children's Critical Illness Insurance Rider are listed below (these may vary by state.) Benefit are not payable or are reduced for any loss based on the following provisions.*

There are no exclusions and limitations.

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



Questions?

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/MichiganTechnologyUniversity>

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; Infectious Condition Additional Benefit Rider form #RL-CI4-ICBR-22; and Additional Services Rider form #RL-CI4-VAS-20. Form numbers, provisions and availability may vary by state and employer's plan.

CI 2.1 Only

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