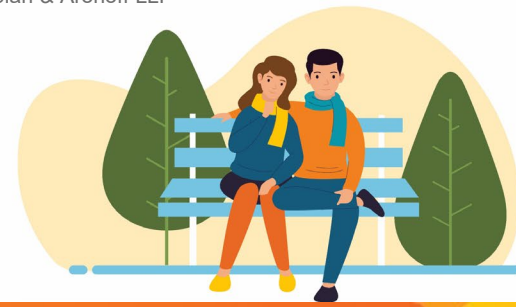


Critical Illness Insurance

Help minimize the financial stress that may follow the diagnosis of a serious illness



What is it?

Critical Illness Insurance pays a lump-sum benefit if you are diagnosed with a covered illness or condition. 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.



What conditions does it cover?

Unless noted, your payment will be at 100% of your benefit amount.

- Heart attack*
- Cancer
- Stroke
- Sudden cardiac arrest
- Major organ transplant**
- Coronary artery bypass
- Carcinoma in situ (50%)
- Transient ischemic attacks (10%)
- Severe burns
- Benign brain tumor
- Skin cancer (10%)
- Bone marrow and stem cell transplant
- Permanent paralysis
- Loss of sight, speech or hearing
- Multiple sclerosis
- Amyotrophic lateral sclerosis (ALS)
- Parkinson's Disease
- Advanced Dementia
- Muscular dystrophy
- Infectious disease (hospitalization requirement) (25%)*
- Sepsis (25%)
- Systemic lupus erythematosus (SLE)

Covered conditions for your insured children:

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



Wellness Benefit

Your coverage includes a Wellness Benefit, which will pay you and covered family members an annual benefit if you complete an eligible health screening test. These screenings may include a mental health screening, flu immunization, a mammogram and a routine eye or dental exam.

\$50 for employees, \$50 for spouses, 100% of your benefit amount per child, per policy calendar year

For a list of standard exclusions and limitations, please refer to the limitations and 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.

Why should I consider it?



Use your paid benefit for any purpose, such as paying out-of-pocket medical expenses, copays, deductibles, groceries, gas, utilities and more – it's up to you.



Coverage is always guaranteed issue.



Your coverage goes with you if you leave your employer or retire, and you'll be billed at the same rates via direct billing by the insurance company.

* 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, when a diagnosis occurs on or after the group's coverage effective date; AND Confinement to a Hospital or a transitional facility for [5 or more consecutive days].



Who can be covered?

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

You	\$10,000 – \$30,000 in \$10,000 increments
Your spouse*	100% of the employee benefit
Your children*	50% of the employee benefit

* Coverage is available only if employee coverage is elected.
* The use of “spouse” in this document means a person insured as a spouse as described in the certificate of insurance or rider.. Please contact your employer for more information.
** Children birth to age 26 and as defined by your employer’s plan.
Coverage is available only if employee coverage is elected.

How many times can I receive this benefit?

You may receive a benefit payment for each different diagnosis of a covered condition shown on your Schedule of Benefits. (A definition of “different diagnosis” is provided in the certificate of coverage).
There is no total maximum benefit amount or limit to the number of payments you may receive for each covered condition under your plan, except for skin cancer.
For skin cancer, the benefit is payable up to 1 times per calendar year with a total benefit amount of 10 times the benefit amount you're enrolled in. Once the maximum for skin cancer has been reached, no further benefits are payable.

How much does it cost?

The table below shows how much you'll pay for Critical Illness Insurance. The premium is deducted directly from your paycheck. Your rates will depend on your age and how much coverage you select

Employee Coverage Monthly Rates Includes Wellness Benefit Rider			
Attained Age	\$10,000	\$20,000	\$30,000
Under 25	\$1.90	\$3.80	\$5.70
25-29	\$2.50	\$5.00	\$7.50
30-34	\$3.80	\$7.60	\$11.40
35-39	\$5.10	\$10.20	\$15.30
40-44	\$7.40	\$14.80	\$22.20
45-49	\$8.90	\$17.80	\$26.70
50-54	\$13.90	\$27.80	\$41.70
55-59	\$19.40	\$38.80	\$58.20
60-64	\$24.70	\$49.40	\$74.10
65-69	\$33.70	\$67.40	\$101.10
70+	\$38.10	\$76.20	\$114.30

Spouse Coverage* Monthly Rates Includes Wellness Benefit Rider			
Attained Age	\$10,000	\$20,000	\$30,000
Under 25	\$1.90	\$3.80	\$5.70
25-29	\$2.50	\$5.00	\$7.50
30-34	\$3.80	\$7.60	\$11.40
35-39	\$5.10	\$10.20	\$15.30
40-44	\$7.40	\$14.80	\$22.20
45-49	\$8.90	\$17.80	\$26.70
50-54	\$13.90	\$27.80	\$41.70
55-59	\$19.40	\$38.80	\$58.20
60-64	\$24.70	\$49.40	\$74.10
65-69	\$33.70	\$67.40	\$101.10
70+	\$38.10	\$76.20	\$114.30

Children Coverage Monthly Rates Includes Wellness Benefit Rider	
Coverage Amount	Rate
\$5,000	\$1.50
\$10,000	\$3.00
\$15,000	\$4.50

Employee Coverage Semi-Monthly Rates Includes Wellness Benefit Rider			
Attained Age	\$10,000	\$20,000	\$30,000
Under 25	\$0.95	\$1.90	\$2.85
25-29	\$1.25	\$2.50	\$3.75
30-34	\$1.90	\$3.80	\$5.70
35-39	\$2.55	\$5.10	\$7.65
40-44	\$3.70	\$7.40	\$11.10
45-49	\$4.45	\$8.90	\$13.35
50-54	\$6.95	\$13.90	\$20.85
55-59	\$9.70	\$19.40	\$29.10
60-64	\$12.35	\$24.70	\$37.05
65-69	\$16.85	\$33.70	\$50.55
70+	\$19.05	\$38.10	\$57.15

Spouse Coverage* Semi-Monthly Rates Includes Wellness Benefit Rider			
Attained Age	\$10,000	\$20,000	\$30,000
Under 25	\$0.95	\$1.90	\$2.85
25-29	\$1.25	\$2.50	\$3.75
30-34	\$1.90	\$3.80	\$5.70
35-39	\$2.55	\$5.10	\$7.65
40-44	\$3.70	\$7.40	\$11.10
45-49	\$4.45	\$8.90	\$13.35
50-54	\$6.95	\$13.90	\$20.85
55-59	\$9.70	\$19.40	\$29.10
60-64	\$12.35	\$24.70	\$37.05
65-69	\$16.85	\$33.70	\$50.55
70+	\$19.05	\$38.10	\$57.15

Children Coverage Semi-Monthly Rates Includes Wellness Benefit Rider	
Coverage Amount	Rate
\$5,000	\$0.75
\$10,000	\$1.50
\$15,000	\$2.25

What else is included?.

The benefits below are also included with your coverage. 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.

Portability If you are in a situation where your eligibility for benefits is changing, such as reduced hours, termination from employment, 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

There are no exclusions and limitations.



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

Scan the QR code to visit your Employee Benefits Resource Center to learn more about this benefit and review instructions on how to file a claim after your effective date.

<https://presents.voya.com/ebrc/beneschlaw>



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; Specified Condition Benefit Rider form #RL-CI4-SCR-23; Benefit Enhancement Rider form #RL-CI4-BER-23; 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

For the employees of Benesch, Friedlander, Coplan & Aronoff LLP

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