Critical Illness Insurance

Group Name: Total Quality Logistics LLC
Group Number: 712485
Class: All Eligible Employees

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

- Heart attack*
- Cancer
- Stroke
- Sudden cardiac arrest
- Major organ transplant**
- Coronary artery bypass (25%)
- Carcinoma in situ (25%)
- Type 1 Diabetes (25%)
- Transient ischemic attacks (10%)
- Ruptured or dissecting aneurysm (10%)
- Severe burns (25%)
- Pacemaker placement(10%)
- Benign brain tumor
- Skin cancer (10%)
- Bone marrow and stem cell transplant (25%)
- Permanent paralysis
- Loss of sight, speech or hearing
- Coma
- Amyotrophic lateral sclerosis (ALS) (25%)
- Parkinson's Disease
- Advanced Dementia (25%)
- Muscular dystrophy
- Infectious disease (hospitalization requirement) (25%)***

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

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 payment of $50.
- Spouses receive an annual benefit payment of $50.
- Children receive 50% of your benefit amount per child, with an annual maximum of $100 for all children.

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.

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.

* 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 for 5 or more consecutive days, or in a transitional facility for 14 or more consecutive days.

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How much does it cost?

This table shows your rates for Critical Illness Insurance.

Employee Coverage
Monthly Rates

Includes Wellness Benefit Rider

Non-Tobacco User				Tobacco User			
Attained Age	$10,000	$20,000	$30,000	Attained Age	$10,000	$20,000	$30,000
Under 30	$3.60	$7.20	$10.80	Under 30	$7.00	$14.00	$21.00
30-39	$4.20	$8.40	$12.60	30-39	$8.20	$16.40	$24.60
40-49	$7.80	$15.60	$23.40	40-49	$15.40	$30.80	$46.20
50-59	$19.40	$38.80	$58.20	50-59	$38.10	$76.20	$114.30
60-64	$33.40	$66.80	$100.20	60-64	$65.90	$131.80	$197.70
65-69	$43.00	$86.00	$129.00	65-69	$84.80	$169.60	$254.40
70+	$50.00	$100.00	$150.00	70+	$98.60	$197.20	$295.80

Spouse Coverage*
Monthly Rates

Includes Wellness Benefit Rider

Non-Tobacco User				Tobacco User			
Attained Age	$5,000	$10,000	$15,000	Attained Age	$5,000	$10,000	$15,000
Under 30	$1.55	$3.10	$4.65	Under 30	$3.05	$6.10	$9.15
30-39	$1.90	$3.80	$5.70	30-39	$3.80	$7.60	$11.40
40-49	$3.85	$7.70	$11.55	40-49	$7.60	$15.20	$22.80
50-59	$9.95	$19.90	$29.85	50-59	$19.65	$39.30	$58.95
60-64	$18.85	$37.70	$56.55	60-64	$37.20	$74.40	$111.60
65-69	$26.20	$52.40	$78.60	65-69	$51.60	$103.20	$154.80
70+	$35.15	$70.30	$105.45	70+	$69.25	$138.50	$207.75

*Spouse rates are based on the age of the Spouse.

Children Coverage
Monthly Rates
Includes Wellness Benefit Rider

Coverage Amount	Rate
$5,000	$2.10
$10,000	$4.20
$15,000	$6.30

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/TQL

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.

For the employees of Total Quality Logistics LLC