

Critical Illness Insurance

Enrollment at a glance

For the employees of:



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.
- **Portable:** If you leave your current employer, you can take your coverage with you. *(Provision may vary by state.)*

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

You—all active employees working 20+ hours per week.

- You may elect a Critical Illness benefit in the amount of \$10,000

Your spouse*— Coverage is available only if employee coverage is elected

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

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

- You may also elect a children's Critical Illness benefit amount of \$5,000.

* 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 Empyrean for more information.

** The definition of "child" may vary by state. Please contact Empyrean for more information.

When is my coverage effective?

The coverage effective date is the date you are eligible to begin filing claims. The diagnosis of the covered condition must occur on or after the coverage effective date.

Annual Enrollment

- Your coverage becomes effective on January 1, 2019, following the election of coverage. Coverage for your spouse and/or children becomes effective on the same date as your coverage, if elected.

New Hires

- If you elect coverage, that coverage becomes effective at 12:01 AM on the latest of the following:
 - The date you are eligible for coverage, if you apply on or before that date.
 - The date you apply for coverage.
 - The date you return to active employment, if you are not in active employment when your coverage would otherwise become effective.
- Coverage for your spouse and/or children becomes effective on the same date as your coverage, if elected.

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.

Major Organ Module	
<ul style="list-style-type: none"> Transient ischemic attacks (TIA) (10% of critical illness benefit) 	<ul style="list-style-type: none"> Severe burns

Enhanced Cancer Module	
<ul style="list-style-type: none"> Benign brain tumor Skin cancer (10% of critical illness benefit) 	<ul style="list-style-type: none"> Bone marrow transplant (25% of critical illness benefit) Stem cell transplant (25% of critical illness benefit)

Quality of Life Module	
<ul style="list-style-type: none"> Permanent paralysis Loss of sight, hearing or speech Coma Multiple sclerosis (25% of critical illness benefit) Amyotrophic lateral sclerosis (ALS) (25% of critical illness benefit) 	<ul style="list-style-type: none"> Parkinson’s disease Advanced dementia, including Alzheimer’s disease (25% of critical illness benefit) Muscular dystrophy (25% of critical illness benefit) Occupational HIV or Hepatitis B or C

What additional benefits does my Critical Illness Insurance include?

The benefits listed below are also included with your Critical Illness coverage.

- Lodging benefit:** \$100 per day for up to 30 days per critical illness. This benefit is payable if the insured person’s adult companion incurs lodging charges while the insured person is receiving treatment prescribed by a doctor due to the diagnosis of a covered critical illness. In order to qualify for the benefit, treatment must be more than 100 miles from the insured person’s home.
- Transportation benefit:** \$100 for up to 3 trips per critical illness. This benefit is payable for transportation of the insured person when receiving treatment by a doctor due to the diagnosis of a covered critical illness and treatment is not available locally. In order to qualify for the benefit, treatment must be more than 100 miles from home one way. Does not apply to transportation by ground ambulance or air ambulance.
- Waiver of Premium Benefit:** If you become totally disabled, you can continue your Critical Illness Insurance coverage for a period of time without needing to pay premiums. You may need to complete a waiting period of total disability before premiums are waived, during which time premiums need to be paid. Only premiums for employee coverage will be waived; all other coverage will terminate.

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How many times can I receive a benefit payment?

Each benefit payable will be no more than 100% of the Critical Illness benefit amount. The maximum amount payable during the insured person's lifetime is called the total maximum benefit. You may be eligible to receive benefit payments for multiple conditions, up to the total maximum benefit amount. Each diagnosis must be a different diagnosis.

The total maximum benefit amount equals two 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.

Please refer to your certificate of insurance and riders for more information.

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 person 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 person receives a **subsequent 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 subsequent diagnosis must occur more than 6 months after the date of the previous diagnosis.
- An insured person receives a **subsequent 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 subsequent diagnosis must occur more than 6 months after the date of the previous diagnosis.

*Including a cancer that has spread to a different area of the body

How much does Critical Illness Insurance cost?

See the chart(s) below for your cost.

Monthly Rates

Age Band (5-year)	Employee		Age Band (5-year)	Employee + 1		Age Band (5-year)	Family	
	Non-Tobacco	Tobacco		Non-Tobacco	Tobacco		Non-Tobacco	Tobacco
<26	\$5.20	\$8.50	<26	\$7.25	\$11.55	<26	\$9.30	\$14.60
26-30	\$5.80	\$9.70	26-30	\$8.05	\$13.10	26-30	\$10.30	\$16.50
31-35	\$7.10	\$12.20	31-35	\$9.85	\$16.25	31-35	\$12.60	\$20.30
36-40	\$11.10	\$18.10	36-40	\$15.75	\$25.20	36-40	\$20.40	\$32.30
41-45	\$15.80	\$26.20	41-45	\$21.55	\$35.20	41-45	\$27.30	\$44.20
46-50	\$17.40	\$31.60	46-50	\$23.20	\$40.70	46-50	\$29.00	\$49.80
51-55	\$29.90	\$56.30	51-55	\$39.80	\$72.65	51-55	\$49.70	\$89.00
56-60	\$35.60	\$60.20	56-60	\$45.70	\$77.10	56-60	\$55.80	\$94.00
61-65	\$58.80	\$85.30	61-65	\$71.85	\$107.85	61-65	\$84.90	\$130.40
66-71	\$78.70	\$127.60	66-71	\$100.45	\$161.65	66-71	\$122.20	\$195.70
>71	\$80.70	\$130.10	>71	\$103.85	\$164.65	>71	\$127.00	\$199.20

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Where do I get more information?

For more information, please call the Voya Employee Benefits Customer Service Team at (877) 236-7564.

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; Waiver of Premium Rider form #RL-CI4-WOP-16. Form numbers, provisions and availability may vary by state.

EB0905-44723-0919

Kimberly-Clark Corporation #706639 Acct #001 Date Prepared: 07/18/2018

200555-03012018

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