

## 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\*
- Stroke
- Sudden cardiac arrest
- Major organ transplant\*\*
- Coronary artery bypass (25%)
- Type 1 Diabetes
- Severe burns
- Transient ischemic attacks (10%)
- Benign brain tumor
- Bone marrow transplant
- Stem cell transplant
- Invasive cancer
- Non-invasive cancer (25%)
- Limited skin cancer (10%)
- Permanent paralysis
- Loss of sight, speech or hearing
- Coma
- Multiple sclerosis
- Amyotrophic lateral sclerosis (ALS)
- Parkinson's Disease
- Advanced Dementia, including Alzheimer's disease
- Infectious disease (hospitalization requirement) (25%)\*\*\*
- Addison's disease (10%)
- Myasthenia gravis (50%)
- Systemic lupus erythematosus (SLE) (50%)
- Systemic sclerosis (scleroderma) (10%)

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.



### 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, \$50 payable for all children per policy per calendar year

### 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 amounts below.

<b>You</b>	Choice of \$5k, \$10k, \$15k, \$20k, \$25k, or \$30k
<b>Your spouse*</b>	50% of your benefit election amount
<b>Your children*</b>	50% of your benefit election amount

\* Spouse 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. This includes a domestic partner as defined by the group policy. 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 time 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. If your rates are "attained age" that means that the rates will go up based on your age each policy year.

Employee Coverage							Spouse Coverage*						
Monthly Rates (Child rate included in employee rate)							Monthly Rates						
Attained Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	Attained Age	\$2,500	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000
Under 25	\$1.45	\$2.90	\$4.35	\$5.80	\$7.25	\$8.70	Under 25	\$0.73	\$1.45	\$2.18	\$2.90	\$3.63	\$4.35
25-29	\$1.75	\$3.50	\$5.25	\$7.00	\$8.75	\$10.50	25-29	\$0.88	\$1.75	\$2.63	\$3.50	\$4.38	\$5.25
30-34	\$2.25	\$4.50	\$6.75	\$9.00	\$11.25	\$13.50	30-34	\$1.13	\$2.25	\$3.38	\$4.50	\$5.63	\$6.75
35-39	\$2.95	\$5.90	\$8.85	\$11.80	\$14.75	\$17.70	35-39	\$1.48	\$2.95	\$4.43	\$5.90	\$7.38	\$8.85
40-44	\$4.00	\$8.00	\$12.00	\$16.00	\$20.00	\$24.00	40-44	\$2.00	\$4.00	\$6.00	\$8.00	\$10.00	\$12.00
45-49	\$5.10	\$10.20	\$15.30	\$20.40	\$25.50	\$30.60	45-49	\$2.55	\$5.10	\$7.65	\$10.20	\$12.75	\$15.30
50-54	\$6.30	\$12.60	\$18.90	\$25.20	\$31.50	\$37.80	50-54	\$3.15	\$6.30	\$9.45	\$12.60	\$15.75	\$18.90
55-59	\$8.75	\$17.50	\$26.25	\$35.00	\$43.75	\$52.50	55-59	\$4.38	\$8.75	\$13.13	\$17.50	\$21.88	\$26.25
60-64	\$9.10	\$18.20	\$27.30	\$36.40	\$45.50	\$54.60	60-64	\$4.55	\$9.10	\$13.65	\$18.20	\$22.75	\$27.30
65-69	\$13.20	\$26.40	\$39.60	\$52.80	\$66.00	\$79.20	65-69	\$6.60	\$13.20	\$19.80	\$26.40	\$33.00	\$39.60
70+	\$18.80	\$37.60	\$56.40	\$75.20	\$94.00	\$112.80	70+	\$9.40	\$18.80	\$28.20	\$37.60	\$47.00	\$56.40

## 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.

**Waiver of premium rider** If you aren't working because you are totally disabled, you will still be covered under your Critical Illness Insurance without paying premiums for a determined period of time. A waiting period of total disability may apply before premiums are waived. Only premiums for employee coverage will be waived; all other coverage will terminate.

## 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

**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/cityofhope>.

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 City of Hope Trainee and Affiliate Benefit Program  
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