

For employees of Heard County Public Schools

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 or retire, you can take your coverage with you.

All Eligible Employees

Plan design

Per Diagnosis Plan

Insured persons can receive a lump-sum benefit payment (100% of the benefit associated with that condition) for covered conditions under each module selected by the employer. This offer includes a **2 times** total benefit amount multiplier, meaning covered conditions which may naturally recur are payable up to the proposed multiple. Once the benefit multiplier has been claimed for a covered condition, the insured is no longer able to receive benefit payments for the same covered condition.

Covered benefit modules, additional benefits & riders

Base Module

Heart attack (cardiac arrest is not a heart attack) – 100%
Cancer – 100%
Stroke – 100%
Major organ transplant* – 100%
Coronary artery bypass - 25%
Carcinoma in situ - 25%

* Major organ transplant means the irreversible failure of insured person's 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

Type 1 diabetes – 100%
Severe burns – 100%
Transient ischemic attacks (TIA) – 10%
Ruptured or dissecting aneurysm – 10%
Abdominal aortic aneurysm – 10%
Thoracic aortic aneurysm – 10%
Open heart surgery for valve replacement or repair – 25%
Transcatheter heart valve replacement or repair – 10%
Coronary angioplasty – 10%
Implantable (or Internal) cardioverter defibrillator (ICD) placement – 25%
Pacemaker placement – 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 – 50%
Multiple sclerosis – 50%
Amyotrophic lateral sclerosis (ALS) – 50%
Parkinson's disease – 50%
Advanced dementia, including Alzheimer's disease – 50%
Infectious disease – 10%

Riders
 Spouse Critical Illness Rider
 Children's Critical Illness Rider
 Additional Child Diseases Module
 Wellness Benefit Rider

Additional Child Diseases are payable at 25% of the benefit amount elected and include: 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

Benefit reduction schedule None

Diagnosis separation periods Time period between diagnoses: 12 months for subsequent (same) diagnoses; 0 months for different diagnoses

Pre-existing condition exclusion None

What additional benefits does my Critical Illness Insurance include?

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

Wellness Benefit: This provides an annual benefit payment if you complete a health screening test.

- Your annual benefit amount is \$50 for completing a health screening test.
- Your spouse's annual benefit amount is \$50 for completing a health screening test.
- The annual benefit amount for each child is 50% of your benefit amount with an annual maximum of \$100

How much does Critical Illness Insurance cost?

See the chart(s) below for your cost.

Critical Illness	Voya- Issue Age for Non-Tobacco				
	Age	\$5,000	\$10,000	\$15,000	\$20,000
0-29		\$2.75	\$4.25	\$5.75	\$7.25
30-39		\$3.50	\$5.75	\$8.00	\$10.25
40-49		\$8.10	\$14.95	\$21.80	\$28.65
50-59		\$9.60	\$17.95	\$26.30	\$34.65
60-64		\$14.25	\$27.25	\$40.25	\$53.25
65-69		\$17.00	\$32.75	\$48.50	\$64.25
70-99		\$22.50	\$43.75	\$65.00	\$86.25

Critical Illness	Voya- Issue Age for Tobacco				
	Age	\$5,000	\$10,000	\$15,000	\$20,000
0-29		\$3.55	\$5.85	\$8.15	\$10.45
30-39		\$4.80	\$8.35	\$11.90	\$15.45
40-49		\$12.75	\$24.25	\$35.75	\$47.25
50-59		\$17.35	\$33.45	\$49.55	\$65.65
60-64		\$22.70	\$44.15	\$65.60	\$87.05
65-69		\$28.25	\$55.25	\$82.25	\$109.25
70-99		\$33.55	\$65.85	\$98.15	\$130.45

ReliaStar Life Insurance Company, a member of the Voya® family of companies