

# Critical Illness Insurance

Enrollment at a glance

## For employees of Troup County Board of Education enrolled in Critical Illness Insurance

### 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.

### 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 amount of \$5,000-\$20,000 in \$5,000 increments.

**Your spouse\***— under age 70. Coverage is available only if employee coverage is elected. You may elect a spouse Critical Illness benefit amount of \$5,000 or \$10,000.

**Your children\*\***— birth to age 26. Coverage is available only if employee coverage is elected. You may elect a children's Critical Illness benefit amount of \$5,000 or \$10,000

\* 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 employer for more information.

\*\* The definition of "child" may vary by state. Please contact your employer 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.

### Open Enrollment

Your coverage becomes effective on January 1, 2021, 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

Coverage for your spouse and/or children becomes effective on the same date as your coverage, if elected.

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## What benefits are available?

Your employer's Critical Illness Insurance policy has been revised to now also provide the benefits shown here starting January 1, 2021.

- Major organ module: Type 1 Diabetes, severe burns and transient ischemic attacks (TIA)
- Enhanced cancer module: Benign brain tumor, bone marrow transplant and stem cell transplant
- Quality of life module: Loss of sight, hearing or speech and muscular dystrophy

Critical Illness Insurance provides a benefit payment upon the diagnosis of an illness or condition shown below. Benefits are payable at for the Critical Illness benefit amount stated earlier in this document. For a complete description of benefits, exclusions and limitations, refer to your certificate of insurance and riders.

### Base Module

- Heart attack\* 100%
- Cancer 100%
- Stroke 100%
- Major organ transplant\*\* 100%
- Coronary artery bypass (25% of critical illness benefit amount)
- Carcinoma in situ of 25% 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 in addition to be placed on the UNOS list.

### Enhanced Cancer Module

- Benign brain tumor 100%
- Skin cancer (10% of critical illness benefit amount)
- Bone marrow transplant (25% of critical illness benefit amount)
- Stem cell transplant (25% of critical illness benefit amount)

### Quality of Life Module

- Permanent paralysis 100%
- Loss of sight, hearing or speech 100%
- Coma 100%
- Multiple sclerosis 100%
- Amyotrophic lateral sclerosis (ALS) 100%
- Infectious disease (25% of critical illness benefit amount)
- Occupational HIV or Hepatitis B or C 100%
- Parkinson's disease 100%
- Advanced dementia, including Alzheimer's disease 100%

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In addition, the module below applies to your insured children:

#### Additional Child Diseases Module

(This module applies to your insured children only, and is in addition to the other modules available.)

- Cerebral palsy 100%
- Congenital birth defects 100%
- Cystic fibrosis 100%
- Down syndrome 100%
- Gaucher disease, type II or III 100%
- Niemann-Pick disease 100%
- Pompe disease 100%
- Type IV glycogen storage disease 100%
- Infantile Tay-Sachs 100%

## 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 \$100 for completing a health screening test.
  - Your spouse’s annual benefit amount is \$100 for completing a health screening test.
  - The annual benefit amount for each child is 50% of your benefit amount with an annual maximum of \$200 for all children.

## 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 12 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**

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**date under the critical illness insurance policy.** The subsequent diagnosis must occur more than 12 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.

| Employee Coverage<br>Monthly Rates<br>Includes Wellness Benefit Rider |         |          |          |          |              |         |          |          |          |
|---|---------|----------|----------|----------|--------------|---------|----------|----------|----------|
| Non-Tobacco User  |         |          |          |          | Tobacco User |         |          |          |          |
| Issue Age   | \$5,000 | \$10,000 | \$15,000 | \$20,000 | Issue Age    | \$5,000 | \$10,000 | \$15,000 | \$20,000 |
| Under 25  | \$5.30  | \$8.00   | \$10.70  | \$13.40  | Under 25     | \$7.05  | \$11.50  | \$15.95  | \$20.40  |
| 25-29   | \$5.40  | \$8.20   | \$11.00  | \$13.80  | 25-29        | \$7.20  | \$11.80  | \$16.40  | \$21.00  |
| 30-34   | \$5.85  | \$9.10   | \$12.35  | \$15.60  | 30-34        | \$7.95  | \$13.30  | \$18.65  | \$24.00  |
| 35-39   | \$6.65  | \$10.70  | \$14.75  | \$18.80  | 35-39        | \$9.25  | \$15.90  | \$22.55  | \$29.20  |
| 40-44   | \$8.40  | \$14.20  | \$20.00  | \$25.80  | 40-44        | \$12.15 | \$21.70  | \$31.25  | \$40.80  |
| 45-49   | \$11.25 | \$19.90  | \$28.55  | \$37.20  | 45-49        | \$16.75 | \$30.90  | \$45.05  | \$59.20  |
| 50-54   | \$15.20 | \$27.80  | \$40.40  | \$53.00  | 50-54        | \$23.35 | \$44.10  | \$64.85  | \$85.60  |
| 55-59   | \$20.40 | \$38.20  | \$56.00  | \$73.80  | 55-59        | \$31.85 | \$61.10  | \$90.35  | \$119.60 |
| 60-64   | \$26.55 | \$50.50  | \$74.45  | \$98.40  | 60-64        | \$42.00 | \$81.40  | \$120.80 | \$160.20 |
| 65-69   | \$36.80 | \$71.00  | \$105.20 | \$139.40 | 65-69        | \$58.90 | \$115.20 | \$171.50 | \$227.80 |
| 70+   | \$47.95 | \$93.30  | \$138.65 | \$184.00 | 70+          | \$77.20 | \$151.80 | \$226.40 | \$301.00 |

| Spouse Coverage*<br>Monthly Rates<br>Includes Wellness Benefit Rider |         |          |              |         |          |
|--|---------|----------|--------------|---------|----------|
| Non-Tobacco User   |         |          | Tobacco User |         |          |
| Issue Age  | \$5,000 | \$10,000 | Issue Age    | \$5,000 | \$10,000 |
| Under 25   | \$6.25  | \$9.90   | Under 25     | \$8.60  | \$14.60  |
| 25-29  | \$6.50  | \$10.40  | 25-29        | \$9.00  | \$15.40  |
| 30-34  | \$6.95  | \$11.30  | 30-34        | \$9.80  | \$17.00  |
| 35-39  | \$8.30  | \$14.00  | 35-39        | \$11.95 | \$21.30  |
| 40-44  | \$10.55 | \$18.50  | 40-44        | \$15.65 | \$28.70  |
| 45-49  | \$14.55 | \$26.50  | 45-49        | \$22.30 | \$42.00  |
| 50-54  | \$19.95 | \$37.30  | 50-54        | \$31.15 | \$59.70  |
| 55-59  | \$26.70 | \$50.80  | 55-59        | \$42.25 | \$81.90  |
| 60-64  | \$34.10 | \$65.60  | 60-64        | \$54.45 | \$106.30 |
| 65-69  | \$45.20 | \$87.80  | 65-69        | \$72.65 | \$142.70 |
| 70+  | \$54.90 | \$107.20 | 70+          | \$88.60 | \$174.60 |

| Children Coverage<br>Monthly Rates<br>Includes Wellness Benefit Rider |         |
|---|---------|
| Coverage Amount   | Rate    |
| \$5,000   | \$9.75  |
| \$10,000  | \$17.20 |

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

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## Are there any exclusions or limitations?

The employee's and spouse's critical illness benefit amount and total maximum benefit amount will reduce to 50% on the policy anniversary that is on or next follows the insured person's 70th birthday. Premiums do not reduce.

Exclusions and limitations vary by state and by your employer's plan. Please review your certificate of coverage for details.



### Questions?

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

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