

## Plan Highlights

# Voluntary Group Critical Illness Insurance



## Sarah Bush Lincoln Health Center

### COVERAGE

Voluntary critical illness insurance provides a fixed, lump-sum benefit upon diagnosis of a critical illness, which can include heart attack, stroke, paralysis and more. These benefits are paid directly to the insured and may be used for any reason, from deductibles and prescriptions to transportation and child care.

### ELIGIBILITY

**Employees:** Each Active, Full-time and Part-time employee working 40 hours or more on a biweekly basis.

**Dependents:** You must be insured in order for Dependents to be covered.

Dependents are:

- ▶ Your legal spouse or your domestic partner. Spouse must be under age 70 at date of application. Coverage terminates at age 75.
- ▶ Your dependent children\* from birth to end of month the child turns age 26.

\*An eligible employee's child(ren) from birth to end of month the child turns age 26, including natural children, legally adopted children, children who are dependent on the eligible employee during the waiting period before adoption, stepchildren, and foster children. Foster children must be in the custody of the eligible employee to be considered a Dependent; and an eligible employee's child(ren) beyond the limiting age who is incapable of self-sustaining employment by reason of intellectual disability or physical handicap and who is chiefly dependent on the eligible employee for support and maintenance.

A person may not have coverage as both an Employee and Dependent.

### BENEFIT AMOUNT

**Employee:** \$15,000

**Spouse:** \$15,000

**Dependent child(ren):** \$15,000

### GUARANTEED ISSUE

**Employee:** \$15,000

**Spouse:** \$15,000

**Child:** \$15,000

### BENEFIT REDUCTION DUE TO AGE

Age	Original Benefit Reduced to
70	50%

### CONTRIBUTION REQUIREMENTS

Coverage is 100% employee paid.

Please see the attached rate table for your age specific premium.

**RELIANCE STANDARD**

A MEMBER OF THE TOKIO MARINE GROUP

[www.reliancesstandard.com](http://www.reliancesstandard.com)

Reliance Standard Life Insurance Company is licensed in all states (except New York), the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. In New York, insurance products and services are provided through First Reliance Standard Life Insurance Company, Home Office: New York, NY. Product features and availability may vary by state.

## FEATURES

DIAGNOSIS ADULT	BENEFIT
Alzheimer's Disease	100%
Carcinoma In Situ	25%
Coronary Disease	50%
Heart Attack	100%
Life Threatening Cancer	100%
Major Organ Failure	100%
Motor Neuron Disease (ALS)	25%
Multiple Sclerosis	25%
Occupational Hepatitis	25%
Occupational HIV	25%
Stroke	100%
DIAGNOSIS CHILD	BENEFIT
Cerebral Palsy	100%
Cleft Lip or Palate	100%
Cystic Fibrosis	100%
Downs' Syndrome	100%
Muscular Dystrophy	100%
Spina Bifida	100%
Type 1 Diabetes	100%

- ▶ Lifetime Maximum Benefit – 1000% of Insurance Amount
- ▶ Subsequent Occurrence Benefit – 100% of benefit if diagnosed 3 months or later
- ▶ Recurrence Benefit (Same Illness) – 50% of benefit if diagnosed 6 months or later
- ▶ FMLA / Military Service Leave Continuation
- ▶ Transfer of Coverage
- ▶ Portability to employee age 70
- ▶ **Wellness (Health Screening) Benefit – \$50**

### Benefit Waiting Period = 30 days

**Pre-Existing Condition Limitation** - A pre-existing condition is any sickness or injury, whether specifically diagnosed or not, for which an Insured received treatment, consultation, care or services, including diagnostic procedures, or for which he/she took prescription drugs or medicines, during the look back period **3 months** before the individual effective date of coverage (or the effective date of an increase in coverage). Benefits (or an increased benefit) would not be payable due to a pre-existing condition unless the Critical Illness is diagnosed after the coverage period **6 months** from the Insured's effective date of coverage (or effective date of an increase).

### Exclusions

A benefit will not be paid if the Critical Illness is caused by or contributed to by one of the following: an act of war, declared or undeclared; intentionally self-inflicted Injury; commission or attempted commission of a felony; the use of alcohol or drugs unless taken as prescribed by a Physician; a Sickness or Injury that occurs while confined in a penal or correctional institution; cosmetic or elective surgery that is not medically necessary; committing or attempting to commit suicide while sane or insane; participation in a riot or insurrection; for a Critical Illness Diagnosed outside of the US unless confirmed within the US; for a Critical Illness which is Diagnosed during the Benefit Waiting Period; for a Critical Illness that follows a different Critical Illness Diagnosis for which a benefit has been paid, within a shorter time period than reflected under Features. (Subsequent Occurrence); and for the same Critical Illness for which a benefit has been paid, if it is Diagnosed within a shorter time period than reflected under Features. (Recurrence).

For a comprehensive list of exclusions and limitations, please refer to the Certificate of Insurance, which also provides all requirements necessary to be eligible for benefits.

This Plan Highlights is a brief description of the key features of the RSL insurance plan. The availability of the benefits and features described may vary by state.

It is not a certificate of insurance or evidence of coverage. Insurance is provided under group policy form

LRS-9537-0118, et al.