

# Critical Illness insurance

City of Jefferson | All Eligible Employees | 935095

## Protect your savings in case of a serious illness

An illness can lead to unexpected costs not covered by your health plan. Deductibles and copays, or other costs like travel and child care can reduce your savings. Critical illness insurance provides a cash benefit when you or a person on your plan is diagnosed with a covered condition, like a heart attack or stroke. The benefit is paid directly to you, to use however you want.

## How it works

Your employer is offering you and your coworkers this coverage as a group, at a group rate. You are responsible for paying a portion or all of the cost.

### Benefits

For you	You can choose <b>\$15,000</b> of coverage—with no medical questions asked.  Your benefit amount is reduced to 50% at age 70.
For your spouse	If you elect coverage for yourself, you can choose <b>\$7,500</b> of coverage—with no medical questions asked. <i>The benefit may be reduced when the employee benefit amount is reduced</i>
For your child(ren)	If you elect coverage for yourself, you can choose (for each eligible child) <b>\$3,750</b> of coverage—with no medical questions asked.  An eligible child is defined as your child from birth to age 26.



## What did Critical Illness insurance mean for Denise?

Denise had a heart attack in her mid-40s. Her medical expenses piled up at the worst possible time.

1. Denise filed a claim with Sun Life. We reviewed her medical information, including details from her physician and approved her claim.
2. Denise received her cash benefit which helped her pay her medical deductible and copays, and travel expenses for medical appointments.
3. The insurance allowed Denise to focus on her recovery, and less on her bank account

*High blood pressure is a contributing factor to heart attack and stroke. The number of people who have HBP\*:*

- Nearly 1 in 5 people, aged 35-44
- 1 in 3 people, aged 45-54
- More than half of people aged 55-64

## Covered Conditions

Once your coverage goes into effect, you can file a claim for covered conditions diagnosed after your insurance's effective date. The full list of conditions is listed here.

### Covered conditions – The plan pays 100% of the benefit amount unless stated otherwise

#### Core Conditions

Heart Attack <sup>R</sup>	Stroke <sup>R</sup>
End-Stage Kidney Disease <sup>R</sup>	Coronary Artery Bypass Graft <sup>R</sup> (Plan pays 25%)
Occupational HIV/Hepatitis B, C, or D	Angioplasty <sup>R</sup> (Plan pays 5%)
Major Organ Failure <sup>R</sup>	<sup>R</sup> = Recurrence Benefit available

#### Cancer Conditions

Invasive Cancer
Non-Invasive Cancer (Plan pays 25%)
Skin Cancer (Plan pays 5%)

#### Other Conditions

Complete Blindness	Paralysis
Complete Loss of Hearing	Severe Burns
Loss of Speech	Advanced ALS/Lou Gehrig's Disease
Benign Brain Tumor	Advanced Parkinson's Disease (Plan pays 25%)
Coma	Advanced Alzheimer's Disease (Plan pays 25%)

#### Childhood Conditions – Applies to dependent children only

Down Syndrome	Cerebral Palsy
Cystic Fibrosis	Cleft Lip/Palate
Type 1 Diabetes Mellitus	Muscular Dystrophy
Complex Congenital Heart Disease	Spina Bifida

#### Wellness screening benefit

Payable to any covered person on your plan one time each year, once you provide proof of an eligible health screening.	Employee \$50
	Spouse \$50
	Child \$50

### Additional plan features

- **Wellness screening benefit:** The application is easy to fill out and includes common screenings, like certain blood tests; Pap smear; skin cancer screening; Lipid panels; cardiac exercise stress test; Electrocardiogram (ECG); Immunizations and interscholastic sports physical exam. (List may vary by state.)
- **Health Care Support Services:** You can talk with medical and claims experts about your medical coverage, benefits, diagnosis, and treatment options. They can also help you with claims and billing issues.
- **Recurrence Benefit:** We will pay you a second time for the same condition, for certain covered conditions as noted in the table by an (R). At least 12 consecutive months must pass between the initial and second diagnosis. Once the recurrence benefit has been paid, no additional benefit will be paid for that critical illness.

## Critical Illness FAQs

### How do I file a claim?

If you have a diagnosis after the effective date of coverage, you may file a claim with us. We will ask for information from you and your doctor about your medical condition. You can download forms from our website. Please complete and sign all forms. Missing information or signatures can delay your claim.

### Can I receive benefits for more than one critical illness?

Yes; however, there must be at least 6 consecutive months between the diagnosis dates. You can only claim benefits once for each covered condition unless a recurrence benefit is payable (see Additional Plan Features).

### What if I have a pre-existing condition?

If you submit a claim within 12 months of your insurance taking effect, or 12 months following any increase in your amount of insurance, we will not pay any benefit for any pre-existing condition. A pre-existing condition includes anything you have sought or received treatment for in the 12 months prior to your insurance

*In some states, "Critical Illness" is referred to as "Specified Disease."*

**"Critical Illness insurance" is a limited benefit policy. The certificate has exclusions, limitations, and benefit waiting periods for certain conditions that may affect any benefits payable. Benefits payable are subject to all terms and conditions of the certificate.**

**Read the important plan provisions section for more information including limitations and exclusions.**

\* Heart disease and stroke statistics, 2015 update. [http://my.americanheart.org/idc/groups/ahamah-public/@wcm/@sop/@smd/documents/downloadable/ucm\\_470707.pdf](http://my.americanheart.org/idc/groups/ahamah-public/@wcm/@sop/@smd/documents/downloadable/ucm_470707.pdf)

becoming effective. Treatment can include consultation, advice, care, services or a prescription for drugs or medicine.

### Is my benefit taxable?

If you pay for your coverage all post-tax, your benefit will not be taxable income or tax reported by us to the IRS. If you pay for your coverage all pre-tax, if you pay for part of your coverage post-tax and your employer pays for the rest, or if your employer pays the entire premium, some or all of your benefit amount will be tax reported on a Form 1099 as taxable income. Please consult with a tax advisor or your employer if you have any questions.

### Can I take my insurance with me if I leave my employer?

Depending upon state variations and your employer's plan, you may have an option to continue group coverage when your employment terminates. Your employer can advise you about your options.

# Rate Sheet

Rates are effective as of January 01, 2020.

The chart below shows possible coverage amounts and the corresponding costs per monthly pay period.

Find your age bracket (as of the effective date of coverage) to determine the associated cost for the coverage amount you choose.

Employee Critical Illness - Choice 1 Smoker Rates Age and Cost - Monthly Premium						
Coverage Amounts	<30	30-39	40-49	50-59	60-69	70+
\$15,000	6.48	10.08	24.48	56.28	108.93	214.98

Employee Critical Illness - Choice 1 Non-smoker Rates Age and Cost - Monthly Premium						
Coverage Amounts	<30	30-39	40-49	50-59	60-69	70+
\$15,000	6.03	8.58	16.53	32.13	55.83	111.48

Rates are effective as of January 01, 2020.

The chart below shows possible coverage amounts and the corresponding costs per monthly pay period.

Find your age bracket (as of the effective date of coverage) to determine the associated cost for the coverage amount you choose.

<b>Spouse Critical Illness - Choice 1 Smoker Rates Age and Cost - Monthly Premium</b>						
<b>Coverage Amounts</b>	<b>&lt;30</b>	<b>30-39</b>	<b>40-49</b>	<b>50-59</b>	<b>60-69</b>	<b>70+</b>
\$7,500	3.93	5.73	12.93	28.83	55.16	108.18

<b>Spouse Critical Illness - Choice 1 Non-smoker Rates Age and Cost - Monthly Premium</b>						
<b>Coverage Amounts</b>	<b>&lt;30</b>	<b>30-39</b>	<b>40-49</b>	<b>50-59</b>	<b>60-69</b>	<b>70+</b>
\$7,500	3.71	4.98	8.96	16.76	28.61	56.43

Rates are effective as of January 01, 2020.

The chart below shows possible coverage amounts and the corresponding costs per monthly pay period.

<b>Child Critical Illness - Choice 1 Cost - Monthly Premium</b>	
<b>Coverage Amounts</b>	<b>Cost - Monthly Premium</b>
\$3,750	1.61