

Voluntary Group Critical Illness Insurance



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 employee working 30 or more hours per week, except any person working on a temporary or seasonal basis.

Dependents: You must be insured for Dependents to be covered. Dependents are:

- ▶ Your legal spouse or civil union partner
- ▶ Your unmarried financially dependent children* under age 26 or 30 if an Illinois resident, served in the armed forces and honorably discharged

*natural, adopted and step-children

Age limit does not apply to handicapped children.

A person may not have coverage as both an employee and dependent.

BENEFIT AMOUNT

Employee: Choice of \$10,000 or \$20,000

Spouse: Choice of \$10,000 or \$20,000

Dependent child(ren): 25% of approved employee amount up to a maximum of \$5,000

GUARANTEED ISSUE

Employee: \$20,000

Spouse: \$20,000

Child: all child amounts are guaranteed issue

LIMITATIONS

- ▶ Pre-ex Condition Limitation – 12/12
- ▶ Benefit Waiting Period – 30 Days

Please note – benefit waiting periods and pre-ex limitations also apply to benefit increases

BENEFIT REDUCTION DUE TO AGE

(applicable to employee/spouse coverage)

Age	Original Benefit	Reduced To
70		50%

CONTRIBUTION REQUIREMENTS

Coverage is 100% employee paid.

FEATURES

- ▶ Enhanced – 100% of Insurance Amount for: Life Threatening Cancer, Heart Attack, Ruptured Cerebral, Carotid or Aortic Aneurysm, Stroke, Blindness, Coma, Kidney (Renal) Failure, Paralysis, Severe Brain Damage
- ▶ Lifetime Maximum Benefit per Category – 200% of Insurance Amount
- ▶ Subsequent Occurrence Benefit (Different Category of Critical Illness diagnosed 6 months or later) – 100% if Enhanced; 25% if Partial
- ▶ Recurrence Benefit (Same Category of Critical Illness diagnosed 18 months or later) – 50% if Enhanced; 12.5% if Partial
- ▶ No First Occurrence Exclusion
- ▶ FMLA / MSLA Continuation
- ▶ Portability to employee age 70
- ▶ Wellness (Health Screening) Benefit – \$50

CRITICAL ILLNESS CATEGORIES

Category 1

Life Threatening Cancer – 100%

Cancer in Situ – 25%

Category 2

Heart Attack – 100%

Ruptured Cerebral, Carotid or Aortic Aneurysm – 100%

Stroke – 100%

Category 3

Blindness – 100%

Coma – 100%

Kidney (Renal) Failure – 100%

Paralysis – 100%

Severe Brain Damage – 100%

EXCLUSIONS

A benefit will not be paid if the Critical Illness is caused 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; 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; a Pre-existing Condition unless the Critical Illness has been Diagnosed after a specific period after the Insured's or Insured Dependent's effective date of coverage; or a Heart Attack that occurs within 24 hours of a medical procedure.

For a comprehensive list of exclusions and limitations, please refer to the Certificate of Insurance. The Certificate 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-9401-0111, et al.

RELIANCE STANDARD

A MEMBER OF THE TOKIO MARINE GROUP