

# Compass Critical Illness Insurance

Enrollment at a glance

## For the employees of: Central Texas Employee Benefits Cooperative #70097-5

### What is Critical Illness Insurance?

Critical Illness Insurance pays a lump-sum benefit if you are diagnosed after your effective date of coverage with a covered illness or condition listed below. Please review certificates of coverage for any limitations that may apply. 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.

### What benefits are available?

Critical Illness Insurance provides a benefit payment for the following illnesses and conditions. Covered illnesses/conditions are broken out into groups called “modules”. Benefits are paid at 100% of the Maximum Critical Illness Benefit amount unless otherwise stated. For a complete description of your benefits, along with applicable provisions, conditions on benefit determination, exclusions and limitations, see your certificate of insurance and any riders.

#### Base Module

- Heart attack\*
- Stroke
- Coronary artery bypass Coronary obstruction (25%)
- Coma
- Major organ failure
- Permanent paralysis
- End stage renal (kidney) failure

\*Cardiac arrest is not a heart attack.

#### Module A

- Benign brain tumor
- Deafness
- Occupational HIV
- Blindness

#### Module B

- Multiple sclerosis
- Amyotrophic lateral sclerosis (ALS)
- Parkinson’s disease
- Alzheimer’s disease
- Infectious disease

#### Cancer Module

- Cancer
- Skin cancer (10%)
- Carcinoma in situ (25%)

## Who is eligible for Critical Illness Insurance?

- **You**—all active employees working 20+ hours per week.
- **Your spouse\***— under age 70. Coverage is available only if employee coverage is elected.
- **Your children\*\***— to age 26. Coverage is available only if employee coverage is elected.

\*The use of “spouse” in this document means a person insured as a spouse as described in the certificate of insurance or rider. This may include domestic partners or civil union partners as defined by the group policy. Please contact your employer for more information.

\*\*The definition of “child” may vary by state. Please contact your employer for more information.

## How many times can I receive the Maximum Critical Illness Benefit?

Usually you are only able to receive the Maximum Specified Disease Benefit once for each covered condition. Your plan includes the Recurrence Benefit, which allows you to receive a benefit for the same condition a second time. In order for the second occurrence of the illness to be covered, it must occur after 12 consecutive months without the occurrence of any covered critical illness named in your certificate, including the illness from the first benefit payment.

If you have reached the benefit limit by receiving the maximum benefit for each covered condition, you may choose to end your coverage; however, if you have coverage for your spouse and/or children, you must continue your coverage in order to keep their coverage active. Please see your certificate of coverage for details.

## What additional benefits does my Critical Illness Insurance include?

The benefits listed below are included with your Critical Illness coverage. There may be some variation by state. For a list of standard exclusions and limitations, please refer to the end of this document. For a complete description of your available benefits, exclusions and limitations, see your certificate of insurance and any riders.

- **Wellness Benefit:** This provides an annual benefit payment if you complete a health screening test. You may only receive a benefit payment once per year, even if you complete multiple health screening tests.
  - Examples of health screening tests include but are not limited to: Pap test, serum cholesterol test for HDL and LDL levels, mammography, colonoscopy, and stress test on bicycle or treadmill.
  - The annual benefit amount is \$50 for completing a health screening test.
  - If your spouse and/or children are covered for Critical Illness Insurance, they are also covered by the Wellness Benefit. Your spouse’s benefit amount is also \$50. The benefit for child coverage is 50% of your benefit amount per child with an annual maximum of \$100 for all children.

## How much does Critical Illness Insurance cost?

See the chart below for the premium amounts.

Employee Coverage Monthly Rates Includes Wellness Benefit Rider						
Uni-Tobacco						
Attained Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
Under 30	\$2.65	\$5.30	\$7.95	\$10.60	\$13.25	\$15.90
30-39	\$3.05	\$6.10	\$9.15	\$12.20	\$15.25	\$18.30
40-49	\$5.60	\$11.20	\$16.80	\$22.40	\$28.00	\$33.60
50-59	\$11.60	\$23.20	\$34.80	\$46.40	\$58.00	\$69.60
60-64	\$18.15	\$36.30	\$54.45	\$72.60	\$90.75	\$108.90
65-69	\$23.50	\$47.00	\$70.50	\$94.00	\$117.50	\$141.00
70+	\$32.85	\$65.70	\$98.55	\$131.40	\$164.25	\$197.10

Spouse Coverage* Monthly Rates Includes Wellness Benefit Rider			
Uni-Tobacco			
Attained Age	\$5,000	\$10,000	\$15,000
Under 30	\$3.15	\$6.30	\$9.45
30-39	\$3.55	\$7.10	\$10.65
40-49	\$6.55	\$13.10	\$19.65
50-59	\$14.75	\$29.50	\$44.25
60-64	\$23.20	\$46.40	\$69.60
65-69	\$29.15	\$58.30	\$87.45
70+	\$39.50	\$79.00	\$118.50

Children Coverage Monthly Rates Includes Wellness Benefit Rider	
Coverage Amount	Rate
\$1,000	\$0.31
\$2,500	\$0.78
\$5,000	\$1.55
\$10,000	\$3.10

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

Rates shown are guaranteed until September 2020.

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

## Exclusions and Limitations

Benefits are not payable for any critical illness caused in whole or directly by any of the following\*:

- Participation or attempt to participate in a felony or illegal activity.
- Suicide, attempted suicide or any intentionally self-inflicted injury, while sane or insane.
- War or any act of war, whether declared or undeclared, other than acts of terrorism.
- Loss that occurs while on full-time active duty as a member of the armed forces of any nation. We will refund, upon written notice of such service, any premium which has been accepted for any period not covered as a result of this exclusion.
- Alcoholism, drug abuse, or misuse of alcohol or taking of drugs, other than under the direction of a doctor.

Benefits reduce 50% for the employee and/or covered spouse on the policy anniversary following the 70<sup>th</sup> birthday, however, premiums do not reduce as a result of this benefit change.

\*See the certificate of insurance and any riders for a complete list of available benefits, along with applicable provisions, exclusions and limitations.



### Where do I get more information?

For more information or to access the certificate of insurance, please call the Voya Employee Benefits Customer Service Team at (877) 236-7564

This offer is contingent upon participation requirements being met.

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, a member of the Voya<sup>®</sup> family of companies. Policy Form #RL-CI3-POL-12; Certificate Form #RL-CI3-CERT-12; and Rider Forms: Spouse Critical Illness Rider Form #RL-CI3-SPR-12, Children's Critical Illness Rider Form #RL-CI3-CHR-12, Wellness Benefit Rider Form #RL-CI3-WELL-12 Form numbers, provisions and availability may vary by state.

CN0223-31343-0218

Central Texas Employee Benefits Cooperative, Group #70097-5, Date Prepared: 05/08/2017

177620-03/27/2017

ReliaStar Life Insurance Company, a member of the Voya<sup>®</sup> family of companies.