

# Critical Illness insurance

Citrus County School Board | All Eligible Employees | 919914

## 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

<b>For you</b>	You can choose from <b>\$5,000 to \$25,000</b> of coverage—in increments of \$5,000—with no medical questions asked.
<b>For your spouse**</b>	If you elect coverage for yourself, you can choose from <b>\$2,500 to \$12,500</b> of coverage—in increments of \$2,500—with no medical questions asked (Not to exceed 50% of your coverage amount.)  The benefit may be reduced when the employee benefit amount is reduced.
<b>For your child(ren)</b>	If you elect coverage for yourself, you can choose (for each eligible child) from <b>\$2,500 to \$5,000</b> of coverage—in increments of \$2,500—with no medical questions asked.  (The coverage you select for your child(ren) cannot exceed 50% of your coverage amount.)  The benefit may be reduced when the employee benefit amount is reduced.  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 Stroke Coronary Artery Bypass Graft (pays 25%)
Other Conditions
Blindness Major organ failure (except heart failure) End stage kidney disease Paralysis (excluding paralysis from stroke) Coma

### Additional plan features

- **Wellness screening benefit:** The claims 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.)

## Critical Illness FAQs

### What happens if I get one of the conditions?

If you are diagnosed with a covered condition and your claim is approved, you will receive a lump sum payment.

You cannot collect more than 100% of your elected benefit in any one category unless you qualify for a recurrence benefit.

You can receive benefits from a different procedure category if there is at least 6 consecutive months between the diagnosis or procedure dates.

### What happens if I experience a recurrence of a previously diagnosed covered condition?

If, after 18 months of being treatment free from the initial critical illness, you are diagnosed with the same condition or have the same procedure again, we'll pay an additional 25% of the previously paid benefit. The recurrence benefit can only be paid once in each category.

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

### Do I have to answer health questions to enroll?

You will be required to answer health questions if (1) you do not elect coverage when it's first available to you and you want to elect at a later date; (2) you request an amount higher than the Guaranteed Issue amount noted in the table, if offered; or (3) you want to increase coverage at a later date. You will need to fill out and submit our Evidence of Insurability application which must be approved by Sun Life before the coverage takes effect.

### 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.

*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.**

# Rate Sheet

Rates are effective as of January 01, 2019.

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	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69
\$5,000	3.25	5.65	5.65	9.00	9.00	17.55	17.55	23.85	26.00
\$10,000	6.50	11.30	11.30	18.00	18.00	35.10	35.10	47.70	52.00
\$15,000	9.75	16.95	16.95	27.00	27.00	52.65	52.65	71.55	78.00
\$20,000	13.00	22.60	22.60	36.00	36.00	70.20	70.20	95.40	104.00
\$25,000	16.25	28.25	28.25	45.00	45.00	87.75	87.75	119.25	130.00

Employee Critical Illness - Choice 1 Non-smoker Rates Age and Cost - Monthly Premium									
Coverage Amounts	<30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69
\$5,000	2.40	3.65	3.65	5.45	5.45	9.80	9.80	14.10	17.05
\$10,000	4.80	7.30	7.30	10.90	10.90	19.60	19.60	28.20	34.10
\$15,000	7.20	10.95	10.95	16.35	16.35	29.40	29.40	42.30	51.15
\$20,000	9.60	14.60	14.60	21.80	21.80	39.20	39.20	56.40	68.20
\$25,000	12.00	18.25	18.25	27.25	27.25	49.00	49.00	70.50	85.25

Spouse Critical Illness - Choice 1 Smoker Rates Age and Cost - Monthly Premium									
Coverage Amounts	<30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69
\$2,500	1.75	2.90	2.90	4.50	4.50	8.65	8.65	11.65	12.70
\$5,000	3.50	5.80	5.80	9.00	9.00	17.30	17.30	23.30	25.40
\$7,500	5.25	8.70	8.70	13.50	13.50	25.95	25.95	34.95	38.10
\$10,000	7.00	11.60	11.60	18.00	18.00	34.60	34.60	46.60	50.80
\$12,500	8.75	14.50	14.50	22.50	22.50	43.25	43.25	58.25	63.50

Spouse Critical Illness - Choice 1 Non-smoker Rates Age and Cost - Monthly Premium									
Coverage Amounts	<30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69
\$2,500	1.35	1.95	1.95	2.80	2.80	4.88	4.88	6.90	8.30
\$5,000	2.70	3.90	3.90	5.60	5.60	9.75	9.75	13.80	16.60
\$7,500	4.05	5.85	5.85	8.40	8.40	14.63	14.63	20.70	24.90
\$10,000	5.40	7.80	7.80	11.20	11.20	19.50	19.50	27.60	33.20
\$12,500	6.75	9.75	9.75	14.00	14.00	24.38	24.38	34.50	41.50

*Rates are effective as of January 01, 2019.*

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

<b>Child Critical Illness - Choice 1</b>	
<b>Coverage Amounts</b>	<b>Cost - Monthly Premium</b>
\$2,500	0.13
\$5,000	0.25

## Important plan provisions

The following coverage(s) do not constitute comprehensive health insurance (often referred to as “major medical coverage”) and do not satisfy the requirement for Minimum Essential Coverage under the Affordable Care Act. They do NOT provide basic hospital, basic medical, or major medical insurance as defined by the New York State Department of Financial Services.

To become insured, all persons must be actively at work and performing their regular duties at their usual place of business on the proposed effective date or their date of coverage will be deferred until they return to active work. Refer to the Certificate for details and similar requirements for dependent coverage.

### Limitations and exclusions

The below exclusions and limitations may vary by state law and regulations. This list may not be comprehensive. Please see the Certificate or ask your benefits administrator for details.

#### Life

If cause of death is suicide, no amount of contributory Life insurance will be paid if suicide occurs within a specific time period after the insurance or increase in insurance becomes effective. Please see the Certificate for details.

#### Critical Illness

We will not pay a benefit that is due to or results from: suicide while sane or insane; intentionally self-inflicted injuries; committing or attempting to commit an assault, felony or other criminal act; war or an act of war; active participation in a riot, rebellion or insurrection; voluntary use of any controlled substance/illegal drugs; operation of a motorized vehicle while intoxicated; if you do not submit proof of your loss as required by us (this covers medical examination, continuing care, death certificate, medical records, etc.); incarceration; a diagnosis that is not explicitly covered under the policy; a diagnosis that occurs prior to the effective date of coverage (unless it is a new and unrelated diagnosis that occurs after the effective date of coverage).

Covered conditions have specific diagnostic criteria that must be met (along with supporting documentation) for a benefit to be paid. For additional information regarding covered conditions, please request an outline of coverage.

#### Information about services offered

Value-added services are not insurance, are offered only on specific lines of coverage and carry a separate charge, which is added to the cost of the insurance. The cost is included in the total amount billed. Emergency Travel Assistance is provided by Assist America®. Identity Theft Protection is provided by SecurAssist®, an Assist America program. HealthChampion<sup>SM</sup> (a health care support service) is not insurance and is provided by ComPsych®. ComPsych® is a registered trademark of ComPsych Corporation. The entities that provide the value-added services are not subcontractors of Sun Life and Sun Life is not responsible or liable for the care, services, or advice provided by them. Sun Life reserves the right to discontinue any of the Services at any time.

**This Overview is preliminary to the issuance of the Policy. Refer to your Certificate for details. Receipt of this Overview does not constitute approval of coverage under the Policy. In the event of a discrepancy between this Overview, the Certificate and the Policy, the terms of the Policy will govern. Product offerings may not be available in all states and may vary depending on state laws and regulations.**

Sun Life Financial companies include Sun Life and Health Insurance Company (U.S.) and Sun Life Assurance Company of Canada (collectively, “Sun Life Financial” or “Sun Life”).

Group insurance policies are underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) in all states, except New York, under Policy Form Series 93P-LH, 98P-ADD, 12-GP-01, 13-ADD-C-01, 15-GP-01, 15-LF-C-01, 15-ADD-C-01, 12-DI-C-01, 16-DI-C-01, TDBPOLICY-2006, TDI-POLICY, 12-AC-C-01, 16-AC-C-01, 12-SD-C-01, 16-SD-C-01, and 16-CAN-C-01.

© 2018 Sun Life Assurance Company of Canada, Wellesley Hills, MA 02481. All rights reserved. Sun Life Financial and the globe symbol are registered trademarks of Sun Life Assurance Company of Canada. Visit us at [www.sunlife.com/us](http://www.sunlife.com/us).

GVBH-EE-6701

SLPC 29219 08/18 (exp 08/20)