



Compass Critical Illness Insurance

A limited benefit policy

Enrollment at a Glance

An affordable way to help protect against the financial stress of a serious illness.

For the employees of
Shallowater Independent School District

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

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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 required for coverage.
- **Flexible:** You can use the benefit money for any purpose you like.
- **Payroll deductions:** Premiums are paid through convenient payroll deductions.
- **Portable:** Should you leave your current employer or retire, you can take your coverage with you.

For what critical illnesses and conditions are benefits available?

Critical Illness Insurance provides a benefit 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

- | | |
|---------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none">• Heart attack• Stroke• Coronary artery bypass (25%)• Coma | <ul style="list-style-type: none">• Major organ failure• Permanent paralysis• End stage renal (kidney) failure |
|---------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------|

How can Critical Illness Insurance help?

Below are a few examples of how your Critical Illness Insurance benefit could be used (coverage amounts may vary):

- Medical expenses, such as deductibles and copays
- Child care
- Home healthcare costs
- Mortgage payment/rent and home maintenance

Who is eligible for Critical Illness Insurance?

- **You**—all active employees working at least 15 hours per week.
- **Your spouse***— coverage is available only if employee coverage is elected.
- **Your child(ren)**— 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.

What Maximum Critical Illness Benefit am I eligible for?

- For you
 - You have the opportunity to purchase a Maximum Critical Illness Benefit of \$5,000-\$30,000 in \$5,000 increments.
- For your spouse
 - You have the opportunity to purchase a Maximum Critical Illness Benefit of \$5,000-\$15,000 in \$5,000 increments for your spouse.
- For your children
 - You have the opportunity to purchase a Maximum Critical Illness Benefit of \$1,000, \$2,500, \$5,000 or \$10,000 for each covered child.

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

Usually you are only able to receive the Maximum Critical Illness Benefit for one covered illness or disease. Your plan includes the Restoration Benefit, which provides a one-time restoration of 100% of the maximum benefit amount in order to pay an additional benefit if you experience a second covered illness for a different condition. Your plan also includes the Recurrence Benefit, which allows you to receive a benefit for the same condition a second time. It's important to note that in order for the second covered illness or 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 a partial benefit is paid out, it will not reduce the available maximum benefit amount for the illnesses or diseases. If you have reached the benefit limit by receiving the maximum benefit, you may choose to end your coverage; however, if you have coverage for your spouse and/or child(ren), you must continue your coverage in order to keep their coverage active. Please see the certificate of coverage for details.

What optional benefits are available?

You may choose to include the optional benefits below with your critical illness coverage. For a list of standard exclusions and limitations, please refer to the end of this document. For a complete description of your available benefits, along with applicable provisions, exclusions and limitations, see your certificate of insurance and any riders.

- **Spouse Critical Illness Insurance:** If you have coverage for yourself, you may enroll your spouse, as long as your spouse is not covered under the Policy as an employee.
 - Your spouse will receive coverage for the same covered conditions as you.
 - Your spouse will be able to receive a benefit the same number of times as you, as outlined above.
 - Guaranteed issue: No medical questions or tests required for coverage
- **Children's Critical Illness Insurance:** As long as you have critical illness coverage on yourself, your natural child(ren), stepchild(ren), adopted child(ren) or child(ren) for whom you are a legal guardian are eligible to be covered under your employer's plan, up to the age of 26.
 - Your children are covered for the same covered conditions as you are with the exception of coronary artery bypass; however, actual benefit amounts may vary.
 - Your child(ren) will be able to receive a benefit the same number of times as you, as outlined above.
 - One premium amount covers all of your eligible children.
 - Guaranteed issue: No medical questions or tests required for coverage.
 - If both you and your spouse are covered under the policy as an employee, then only one, but not both, may cover the same child(ren) under this benefit. If the parent who is covering the child(ren) stops being insured as an employee then the other parent may apply for children's coverage.

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How much does Critical Illness Insurance cost?

See the charts below for the premium amounts.

Employee Coverage Monthly Rates						
Uni-Tobacco						
Attained Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
Under 30	\$1.50	\$3.00	\$4.50	\$6.00	\$7.50	\$9.00
30-39	\$1.90	\$3.80	\$5.70	\$7.60	\$9.50	\$11.40
40-49	\$3.70	\$7.40	\$11.10	\$14.80	\$18.50	\$22.20
50-59	\$6.85	\$13.70	\$20.55	\$27.40	\$34.25	\$41.10
60-64	\$10.10	\$20.20	\$30.30	\$40.40	\$50.50	\$60.60
65-69	\$13.70	\$27.40	\$41.10	\$54.80	\$68.50	\$82.20
70+	\$20.75	\$41.50	\$62.25	\$83.00	\$103.75	\$124.50

Spouse Coverage* Monthly Rates			
Uni-Tobacco			
Attained Age	\$5,000	\$10,000	\$15,000
Under 30	\$1.90	\$3.80	\$5.70
30-39	\$2.75	\$5.50	\$8.25
40-49	\$5.40	\$10.80	\$16.20
50-59	\$9.70	\$19.40	\$29.10
60-64	\$12.65	\$25.30	\$37.95
65-69	\$12.90	\$25.80	\$38.70
70+	\$23.30	\$46.60	\$69.90

Children Coverage Monthly Rates	
Coverage Amount	Rate
\$1,000	\$0.13
\$2,500	\$0.33
\$5,000	\$0.65
\$10,000	\$1.30

*Spouse rates are based on Employee's age

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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 70th 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.

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[®] 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, Restoration of Benefits Rider Form #RL-CI3-RES-12 and Recurrence Rider Form #RL-CI3-REC-12 Form numbers, provisions and availability may vary by state.

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