

Enrollment at a Glance: Critical Illness Insurance

For the employees of: Columbus City Schools, Group # 702153

What is Critical Illness Insurance?

Critical Illness Insurance pays a lump-sum benefit if you are diagnosed with a covered illness or condition on or after your coverage effective date. You have the option to elect Critical Illness Insurance to meet your needs. 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.

Your Critical Illness Insurance Benefits																					
Eligibility	Active employees working 18.75 or more hours per week. Employees must elect coverage for themselves in order to elect dependent spouse and/or child coverage.																				
Coverage	You can enroll yourself, your spouse, and your eligible children to age 26. <i>Employees must elect coverage for themselves in order to elect dependent spouse and/or child coverage.</i> Employees: \$5,000 to \$30,000, in increments of \$5,000 Spouses: \$5,000 to \$15,000, in increments of \$5,000 Children: \$1,000, \$2,500, \$5,000, or \$10,000																				
“Take it With You”	The portability option allows for continued coverage that can help protect your family even when your current employment ends.																				
Guarantee Issue	No health questions asked to enroll.																				
How Voya’s Critical Illness Benefit Works	Covered insureds all receive the Base Module and the Cancer Module. See below example of an Employee who elects <u>\$20,000</u> Critical Illness Benefit. Critical Illness Module: \$20,000 / upon diagnosis of a covered condition noted below Recurrence Rider: \$20,000 / upon recurrence of the same covered condition* Cancer Module: \$20,000 / upon diagnosis of Cancer Wellness Rider: \$100 /annual benefit Total Potential Benefit: \$60,100																				
Employee Sample Deduction (21 & 26 Mode) for \$20,000 Election	Employees Rates Shown below provides a sample of cost for a \$20,000 Critical Illness Benefit. <table border="1"> <thead> <tr> <th></th> <th>Non-Tobacco (26)</th> <th>Tobacco (26)</th> <th>Non-Tobacco (21)</th> <th>Tobacco (21)</th> </tr> </thead> <tbody> <tr> <td>Age 30</td> <td>\$5.45</td> <td>\$8.03</td> <td>\$6.74</td> <td>\$9.94</td> </tr> <tr> <td>Age 40</td> <td>\$10.62</td> <td>\$16.52</td> <td>\$13.14</td> <td>\$20.46</td> </tr> <tr> <td>Age 50</td> <td>\$19.38</td> <td>\$31.38</td> <td>\$24.00</td> <td>\$38.86</td> </tr> </tbody> </table> Rates include Cancer Module. A full rate chart will be provided during your enrollment period.		Non-Tobacco (26)	Tobacco (26)	Non-Tobacco (21)	Tobacco (21)	Age 30	\$5.45	\$8.03	\$6.74	\$9.94	Age 40	\$10.62	\$16.52	\$13.14	\$20.46	Age 50	\$19.38	\$31.38	\$24.00	\$38.86
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Recurrence Rider*	You can receive a benefit for the same critical illness twice, following a period of 6 consecutive months. See Certificate for Details. This rider does not apply to cancer coverage.																				
Wellness Benefit Rider	The covered Employee and Spouse will receive a single annual benefit of \$100 for completing a health screening test; \$25 for each Child, up to a maximum of \$200 for all children.																				

Covered Conditions for All Employees Enrolled in the Plan	
Critical Illness Base Module	Cancer Module
Heart Attack Stroke Coronary Artery Bypass (25%) Coma Major Organ Failure Permanent Paralysis End Stage Renal (Kidney) Failure	Cancer Carcinoma in Situ (25%) Skin Cancer (10%)

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 18.75+ 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.

When is my coverage effective?

2023 Open Enrollment

The effective date of coverage is the date you are eligible to begin filing claims. The condition or illness must occur on or after the coverage effective date.

- Your coverage becomes effective on 01/01/2024, following the election of coverage. Coverage for your spouse and/or children becomes effective on the same date as your coverage.

New Hires

- If you elect voluntary Coverage, that coverage becomes effective at 12:01 AM on the latest of the following:
 - The date you are eligible for coverage, if you apply on or before that date.
 - The first day of the month following the date you return to active employment, if you are not in active employment when your coverage would otherwise become effective.
 - Coverage for your spouse and/or children becomes effective on the same date as your coverage.

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.

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

Who do I contact with questions?

For more information please call US Enrollment Services Customer Service at (800) 735-0080

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, Wellness Benefit Rider Form #RL- CI3-WELL-12, and Recurrence Rider Form #RL- CI3-REC-12 Form numbers, provisions and availability may vary by state.

CN1221-29904-1217

Columbus City Schools, Group #70215-3, Acct 1 Date Prepared: 07/12/2022

172508-02/20/2017