



Critical Illness Insurance

can pay money directly to you when you're diagnosed with certain serious illnesses.

How does it work?

If you're diagnosed with an illness that is covered by this insurance, you'll receive a benefit payment in one lump sum. You can use the money however you want.

Why is this coverage so valuable?

- The money can help you pay out-of-pocket medical expenses, like co-pays and deductibles.
- You can use this coverage more than once. Even after you receive a payout for one illness, you're still covered for the remaining conditions. If you have a different condition later, you can receive another benefit.
- This insurance pays you once for each eligible illness. However, the diagnoses must be at least 90 days apart, and the conditions can't be related to each other.

What's covered?

- Heart attack
- Blindness
- Major organ failure
- End-stage kidney failure
- Benign brain tumor
- Coronary artery bypass surgery (pays at 25% of lump sum benefit)
- Coma that lasts at least 14 consecutive days
- Stroke whose effects are confirmed at least 30 days after the event
- Occupational HIV
- Permanent paralysis of at least two limbs due to a covered accident

Coverage is also included for:

- Cancer
- Carcinoma in situ — pays 25% of your coverage amount. (Carcinoma in situ is defined as cancer that involves only cells in the tissue in which it began and that has not spread to nearby tissues.)

Please refer to the policy for complete details about these covered conditions.

It's smart to get coverage now

- It's more affordable when you buy it through your employer.
- The cost is conveniently deducted from your paycheck.
- You can keep coverage if you leave the company or retire. You'll be billed at home.

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How much coverage can I get?

Coverage is guaranteed up to the stated amount. If you don't sign up now but decide to apply later, you may have to answer medical questions.

You:	Choose from \$5,000 to \$50,000 in increments of \$5,000. Coverage is guaranteed up to \$20,000 if you apply during this enrollment. You can get coverage up to \$50,000, but you may have to answer a few health questions.
Your spouse:	Spouses from ages 17 to 64 can get from \$5,000 to \$30,000 in increments of \$5,000, as long as you have purchased coverage for yourself. Coverage is guaranteed up to \$10,000 if they apply during this enrollment. They can get coverage up to \$30,000, but they may have to answer a few health questions.
Your children:	Dependent children from newborns to age 26 are automatically covered at no extra cost. Their coverage amount is 50% of yours. They are covered for all the same illnesses, plus these specific childhood conditions: cerebral palsy, cleft lip or palate, cystic fibrosis, Down syndrome and spina bifida. The diagnosis must occur after the child's coverage effective date.

Semi-monthly premium per \$5,000 of coverage

Age	Non-tobacco	Tobacco
0-24	\$1.25	\$1.80
25-29	\$1.35	\$2.15
30-34	\$1.98	\$3.20
35-39	\$2.70	\$4.68
40-44	\$3.83	\$6.85
45-49	\$5.25	\$9.47
50-54	\$6.92	\$12.65
55-59	\$9.13	\$16.10
60-64	\$11.70	\$19.30
65-69	\$13.15	\$20.13
70-99	\$23.57	\$32.43

Calculate your cost

Choose the rate for your current age:

$$\text{\$ } \frac{\text{Amount of coverage you want}}{\text{\$5,000}} \times \text{Rate} + \$0.80 = \text{\$ } \underline{\hspace{2cm}}$$

Wellness benefit premium of \$0.80 is in addition to the base premium
For illustrative purposes only.

What else is included?

A Wellness Benefit

Every year, each family member who has Critical Illness coverage can also receive \$50 for getting a health screening test, such as:

- Blood tests
- Chest X-rays
- Stress tests
- Colonoscopies
- Mammograms
- And other tests listed in your policy



Coverage may vary by state. See exclusions and limitations.
Effective date of coverage: Coverage becomes effective on the first day of the month in which payroll deductions begin.
Employees must be legally authorized to work in the United States and actively working at a U.S. location to receive coverage. Spouses and dependent children must reside in the United States to receive coverage.