

# Critical Illness Insurance

Explore Your Benefits & Costs



Group Name: Intact Services USA LLC  
Group Number: 643815  
Class: All Employees

**There are more than just medical bills to pay after a heart attack, stroke, or other unexpected covered medical condition.** Critical Illness Insurance provides a benefit payment that can help. This document includes expanded cost and benefit information for Critical Illness Insurance. As you explore, keep in mind:



No medical questions or tests are required for coverage.



Employees get an annual Wellness Benefit of \$50 for completing an eligible health screening test.



Benefit payments go directly to you. Use them however you'd like!

Critical Illness Insurance doesn't replace your medical coverage; instead, it complements it. **The benefit payments don't go out to pay for medical bills or treatments you may need, instead they come in—directly to you—to be used however you'd like.** Choose this supplemental health insurance product for added protection if one of the following covered conditions comes your way.

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.

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## How much coverage is available?

Your employer is providing basic coverage at no cost to you. You have the option to enroll in additional coverage up to a maximum benefit amount below.

|                 | Coverage Amount |
|-----------------|-----------------|
| For you         | \$20,000        |
| Your spouse*    | \$20,000        |
| Your children** | \$10,000        |

\*Spouses up to age 70. \*\*Child(ren) up to age 26; no limit to the number of children per family

## What's covered by Critical Illness Insurance?

Critical Illness Insurance provides benefits for the covered medical conditions and diagnoses shown below. The most common conditions we pay claims for include:



Heart attack



Kidney failure\*\*



Stroke

## Sample benefit amounts

If one of these common events happens on or after your coverage effective date, and your claim is approved, benefits are payable at 100% of the Critical Illness benefit amount shown above unless otherwise stated. Use your benefit payment however you'd like:

| Covered Condition                | % of Benefit |
|----------------------------------|--------------|
| Heart attack*                    | 100%         |
| Stroke                           | 100%         |
| End stage renal (kidney) failure | 100%         |
| Coronary artery bypass           | 25%          |

\* A sudden cardiac arrest is not in itself considered a heart attack.

This is only a small preview of the benefits available to you.

See the full Schedule of Benefits toward the end of this document.

## How much does Critical Illness Insurance cost?

The table below shows how much you'll pay for Critical Illness Insurance. Rates are dependent on your age and amount of coverage selected.

**Employee Coverage  
Monthly Rates  
Includes Wellness Benefit Rider**

| Non-Tobacco User |          | Tobacco User |          |
|------------------|----------|--------------|----------|
| Issue Age        | \$20,000 | Issue Age    | \$20,000 |
| Under 25         | \$8.70   | Under 25     | \$12.10  |
| 25-29            | \$9.70   | 25-29        | \$13.70  |
| 30-34            | \$11.30  | 30-34        | \$17.30  |
| 35-39            | \$15.90  | 35-39        | \$24.90  |
| 40-44            | \$22.50  | 40-44        | \$35.50  |
| 45-49            | \$32.30  | 45-49        | \$51.90  |
| 50-54            | \$44.70  | 50-54        | \$72.50  |
| 55-59            | \$56.50  | 55-59        | \$92.30  |
| 60-64            | \$66.50  | 60-64        | \$111.50 |
| 65-69            | \$88.30  | 65-69        | \$134.90 |
| 70+              | \$113.90 | 70+          | \$173.30 |

**Spouse Coverage\*  
Monthly Rates  
Includes Wellness Benefit Rider**

| Non-Tobacco User |          | Tobacco User |          |
|------------------|----------|--------------|----------|
| Issue Age        | \$20,000 | Issue Age    | \$20,000 |
| Under 25         | \$10.10  | Under 25     | \$14.10  |
| 25-29            | \$10.50  | 25-29        | \$14.90  |
| 30-34            | \$12.90  | 30-34        | \$19.50  |
| 35-39            | \$17.50  | 35-39        | \$27.50  |
| 40-44            | \$25.70  | 40-44        | \$40.50  |
| 45-49            | \$37.50  | 45-49        | \$60.10  |
| 50-54            | \$51.70  | 50-54        | \$84.10  |
| 55-59            | \$66.50  | 55-59        | \$108.90 |
| 60-64            | \$81.30  | 60-64        | \$136.70 |
| 65-69            | \$105.30 | 65-69        | \$161.90 |
| 70+              | \$125.90 | 70+          | \$191.70 |

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

**Children Coverage  
Monthly Rates  
(Includes Wellness Benefit Rider)**

| Coverage Amount | Rate    |
|-----------------|---------|
| \$10,000        | \$10.30 |

## Schedule of Benefits

The table below outlines a more detailed list of what's covered. Please note that the covered condition/diagnosis must happen on or after your coverage effective date. Benefits are payable at 100% of the Critical Illness benefit amount unless otherwise stated. For a list of standard exclusions and limitations, please refer to the exclusions section later in this document.

| Covered Condition      | % of Benefit |
|------------------------|--------------|
| Heart attack*          | 100%         |
| Stroke                 | 100%         |
| Coronary artery bypass | 25%          |
| Coma                   | 100%         |
| Major organ failure    | 100%         |
| Permanent paralysis    | 100%         |

| Covered Condition                   | % of Benefit |
|-------------------------------------|--------------|
| End stage renal (kidney) failure    | 100%         |
| Cancer                              | 100%         |
| Skin cancer                         | 10%          |
| Carcinoma in situ                   | 25%          |
| Deafness                            | 100%         |
| Blindness                           | 100%         |
| Benign Brain Tumor                  | 100%         |
| Occupational HIV                    | 100%         |
| Multiple Sclerosis                  | 100%         |
| Amyotrophic Lateral Sclerosis (ALS) | 100%         |
| Parkinson's Disease                 | 100%         |
| Alzheimer's Disease                 | 100%         |
| Infectious Disease                  | 100%         |

\*Cardiac arrest is not a heart attack

## How many times can a benefit be received?

Usually, you are only able to receive the Maximum Critical Illness Benefit once for each covered condition, but:


- 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.

\*This benefit does not apply to the cancer module.

## What else is included?

The Critical Illness Insurance available through your employer includes the following additional benefits:



**Receive  
\$100 to use  
however  
you'd like**

**Wellness Benefit**

Complete an eligible health screening test, and we'll send you a benefit payment to use however you'd like.

- Employees receive an annual benefit payment of \$50
- Spouses receive an annual benefit payment of \$50.
- Children receive 50% of your benefit amount per child, with an annual maximum of \$100 for all children.

## 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.

\*Definition and limitation/exclusions may vary by state.

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



### Ready to Enroll?

Enrollment instructions will be provided by your employer. If you have additional questions before you enroll, please call:

- Voya Employee Benefits Customer Service at (877) 236-7564

or go to <https://presents.voya.com/EBRC/IntactServices>

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 (Minneapolis, MN), a member of the Voya® family of companies. Policy form #RL-CI3-POL-12; Certificate form #RL-CI3-CERT-12; 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; Recurrence Rider Form #RL-CI3-REC-12. Restoration of Benefits Rider form #RL-CI3-REST-12. Form numbers, provisions and availability may vary by state and employer's plan.

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**CI/SD 1 Only**

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