

Compass Critical Illness Insurance

Enrollment at a glance

For the employees of: Bloomington Independent School District #271 Group #65768-9

What is 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.

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 are required for coverage.
- **Flexible:** You can use the benefit payments for any purpose you like.
- **Portable:** If you leave your current employer or retire, you can take your coverage with you.

What benefits are available?

Critical Illness Insurance provides a benefit payment 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

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| <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 |
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*Cardiac arrest is not a heart attack.

Cancer Module

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| <ul style="list-style-type: none">• Cancer• Skin cancer (10%) | <ul style="list-style-type: none">• Carcinoma in situ (25%) |
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Who is eligible for Critical Illness Insurance and what is the Maximum Critical Illness Benefit?

- **You** -All active employees classified as teachers working 17.5+ hours per week and active employees classified as non-teachers working 20+ hours per week.
 - **Employer-paid:** Your employer provides you with a \$2,000 Maximum Critical Illness Benefit at no cost to you.

How many times can I receive a benefit?

Usually you are only able to receive the Maximum Specified Disease 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 6 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.

When is my coverage effective?

If you are working for the Employer in an eligible class, the date you are eligible for coverage is the later of the following:

- The Policy effective date
- The day after you complete Your Eligibility Waiting Period.

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.



Questions?

Where do I get more information?

For more information or to access the certificate of insurance, please call the Voya Employee Benefits Customer Service Team at (877) 236-7564

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; and Rider Forms: Recurrence Rider Form #RL-CI3-REC-12 Form numbers, provisions and availability may vary by state.

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