

# Critical Illness Insurance

## Benefits that help you and your family



*This is a brief description of Certificate Form No. C60601. Refer to your certificate of insurance for specific details about benefits, exclusions and limitations. Underwritten by ACE Property and Casualty Insurance Company, a Chubb company.*

*This product is a supplement to health insurance and is not substitute for major medical or other minimum essential coverage.*

No one plans on getting sick, but just in case, we've got you covered.

Critical illnesses, such as heart attack, cancer and stroke, happen every day. They can have serious consequences, both physical and financial. That's where Critical Illness Insurance can help. Critical Illness Insurance pays cash benefits directly to you, regardless of other coverage you have.

### Coverage Features

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- Guaranteed issue – Select \$10,000, \$20,000 or \$30,000 of coverage with no health questions asked.
- Guaranteed renewable for life
- Employee, spouse and child coverage available
  - Spouse and Child(ren) coverage is 50% of the employee face amount
- **Portability allows you to keep this coverage if you change employers or if Questco benefits are no longer available to you.**

### Covered Conditions

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You may receive a benefit if diagnosed with one of the following conditions:

- ALS (50%)
- Alzheimer's Disease
- Benign Brain Tumor
- Cancer
- Carcinoma in Situ (25%)
- Coma
- Coronary Artery Obstruction (25%)
- End Stage Renal (Kidney) Failure
- Heart Attack
- Loss of Sight, Speech or Hearing
- Major Organ Failure
- Multiple Sclerosis (50%)
- Paralysis or Dismemberment
- Parkinson's Disease
- Severe Burns
- Skin Cancer (\$250)
- Stroke
- Sudden Cardiac Arrest (50%)
- Transient Ischemic Attacks (10%)

Occupation Package - Pays 100% of the face amount; Benefits payable for HIV or Hepatitis B, C, or D, MRSA, Rabies, Tetanus, or Tuberculosis contracted on the job.

Benefits are paid at 100% of the Face Amount unless otherwise specified.

Covered condition must be diagnosed after the Certificate Effective Date.

### Triple Benefit

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If you get sick again, you're still covered. You can receive up to 3 times the Face Amount for each person you choose to cover. For example, if you elect a \$20,000 Face Amount you can receive as much as \$60,000 in benefits. Covered conditions must be diagnosed at least 6 months apart.

### Recurrence Benefit

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If we have paid a critical illness benefit for Benign Brain Tumor, Cancer, Coma, Coronary Artery Obstruction, Heart Attack, Major Organ Failure, Severe Burns, Stroke, or Sudden Cardiac Arrest and there is a recurrence, you can receive up to 100% of your Face Amount, as long as you were treatment free for 6 months. For a recurrence of Cancer, including Carcinoma in Situ you must be treatment free for 12 months prior to diagnosis and in complete remission. Complete remission is defined as having no symptoms and no signs to indicate the presence of Cancer. The Recurrence Benefit can be paid up to 2 times.

### Wellness Benefit

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Health screening tests can help diagnose a condition early or prevent an illness altogether. This benefit pays you \$50 for each covered person once per year when they have a defined annual health screening or test.

### Medical Advocacy\*

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Medical Advocacy helps you find the best medical care for ongoing support throughout your recovery. It includes a medical review of your diagnosis and treatment plan, expert advice for your particular medical condition, and connects you with top-rated physicians.

*\*Not available in California*

# Critical Illness Insurance

## Eligibility

- Active employees working at least 30 hours per week, ages 18+
- Spouses ages 18+. Includes legally married spouse, domestic partner and civil union partner
- Children ages 0-26, no student status required
- Employee must have underlying medical coverage to be eligible to apply for Critical Illness in the following states: California, Delaware, Georgia, Massachusetts, New Hampshire, Vermont.



## Critical Illness Exclusions and Limitations

No benefits will be paid for losses that are caused by, contributed, or occur as a result of a Covered Person's:

- Injuring oneself intentionally or committing or attempting to commit suicide, whether sane or not;
- Committing or attempting to commit a felony or engaging in an illegal occupation or activity.

## Critical Illness Rates

Your monthly rates (12 pay cycles) will vary depending on 1) your age at time of application; 2) the plan you choose; and 3) the Face Amount you choose.

**If elected, Spouse and Child coverage are both 50% of the Employee Face Amount.**

### \$10,000 Employee Face Amount (\$5,000 Spouse and Child)

Age	Employee	Employee & Spouse	Employee & Child(ren)	Family
18-29	\$4.10	\$6.67	\$4.10	\$6.67
30-39	\$8.39	\$13.35	\$8.39	\$13.35
40-49	\$17.16	\$26.65	\$17.16	\$26.65
50-59	\$30.32	\$46.71	\$30.32	\$46.71
60-64	\$41.76	\$64.02	\$41.76	\$64.02
65+	\$57.39	\$87.66	\$57.39	\$87.66

### \$20,000 Employee Face Amount (\$10,000 Spouse and Child)

Age	Employee	Employee & Spouse	Employee & Child(ren)	Family
18-29	\$6.86	\$10.87	\$6.86	\$10.87
30-39	\$15.35	\$23.69	\$15.35	\$23.69
40-49	\$32.37	\$49.43	\$32.37	\$49.43
50-59	\$58.20	\$88.47	\$58.20	\$88.47
60-64	\$80.65	\$122.36	\$80.65	\$122.36
65+	\$111.54	\$168.88	\$111.54	\$168.88

### \$30,000 Employee Face Amount (\$15,000 Spouse and Child)

Age	Employee	Employee & Spouse	Employee & Child(ren)	Family
18-29	\$9.63	\$15.11	\$9.63	\$15.11
30-39	\$22.21	\$34.08	\$22.21	\$34.08
40-49	\$47.52	\$72.26	\$47.52	\$72.26
50-59	\$86.04	\$130.27	\$86.04	\$130.27
60-64	\$119.50	\$180.70	\$119.50	\$180.70
65+	\$165.69	\$250.11	\$165.69	\$250.11