

## Critical Illness Insurance

# Help minimize the financial stress that may follow the diagnosis of a serious illness



### What is it?

Critical Illness Insurance pays a lump-sum benefit if you are diagnosed with a covered illness or condition. 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.

### What conditions does it cover?

Unless noted, your payment will be at 100% of your benefit amount.

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|--|---|
| • Heart attack*  | • Skin cancer (10%)                                       |
| • Cancer   | • Bone marrow transplant (25%)                            |
| • Stroke   | • Stem cell transplant (25%)                              |
| • Sudden cardiac arrest*   | • Permanent paralysis                                     |
| • Major organ transplant**   | • Loss of sight, speech, or hearing                       |
| • Coronary artery bypass (50%)   | • Coma  |
| • Carcinoma in situ (25%)  | • Multiple sclerosis                                      |
| • Type 1 Diabetes  | • Amyotrophic lateral sclerosis (ALS)                     |
| • Severe burns   | • Parkinson's Disease                                     |
| • Transient ischemic attacks (10%)   | • Advanced Dementia                                       |
| • Ruptured or dissecting aneurysm (10%)                                      | • Huntington's disease                                    |
| • Abdominal aortic aneurysm (10%)  | • Muscular dystrophy                                      |
| • Thoracic aortic aneurysm (10%)   | • Infectious disease (hospitalization requirement) (25%)* |
| • Open heart surgery for valve replacement or repair (25%)                   | • Addison's disease (10%)                                 |
| • Transcatheter heart valve replacement or repair (10%)                      | • Myasthenia gravis (50%)                                 |
| • Coronary angioplasty (10%)   | • Systemic lupus erythematosus (SLE) (50%)                |
| • Implantable (or Internal) cardioverter defibrillator (ICD) placement (25%) | • Systemic sclerosis (scleroderma) (10%)                  |
| • Pacemaker placement (10%)  | • Occupational HIV  |
| • Benign brain tumor   | • Occupational Hepatitis B or C                           |

### Covered conditions for your insured children:

Cerebral Palsy, Congenital Birth Defects, Cystic Fibrosis, Down Syndrome, Gaucher Disease - Type II or III, Infantile Tay Sachs, Niemann-Pick Disease, Pompe Disease, Type 1 Diabetes, Type 4 Glycogen Storage Disease and Zellweger Syndrome

For a list of standard exclusions and limitations, please refer to the limitations and exclusions section later in this document. 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.

### Why should I consider it?



Use your paid benefit for any purpose, such as paying out-of-pocket medical expenses, copays, deductibles, groceries, gas, utilities and more – it's up to you.



Coverage is always guaranteed issue.



Your coverage goes with you if you leave your employer or retire, and you'll be billed at the same rates via direct billing by the insurance company.

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

\*\* Major organ transplant means the irreversible failure of your heart, lung, pancreas, entire kidney or liver, or any combination thereof, determined by a physician specialized in care of the involved organ.

\*\*\* Diagnosis of a severe infectious disease by a Doctor, when a diagnosis occurs on or after the group's coverage effective date; AND Confinement to a Hospital or a transitional facility for 5 or more consecutive days.

Who can be covered?

Your employer is providing basic Critical Illness Insurance at no cost to you if you are enrolled in a health plan.

You	\$5,000
Your spouse*	\$5,000
Your children*	\$5,000

Coverage is available only if employee health plan coverage is elected.

\* The use of "spouse" in this document means a person insured as a spouse as described in the certificate of insurance or rider. This includes a domestic partner as defined by the group policy. Please contact your employer for more information.

\*\* Children birth to age 26 and as defined by your employer's plan. Coverage is available only if employee health plan coverage is elected.

How many times can I receive this benefit?

You may receive a benefit payment for each different diagnosis of a covered condition shown on your Schedule of Benefits. (A definition of "different diagnosis" is provided in the certificate of coverage).

There is no total maximum benefit amount or limit to the number of payments you may receive for each covered condition under your plan, except for skin cancer.

For skin cancer, the benefit is payable up to 1 times per calendar year with a total benefit amount of 10 times the benefit amount you're enrolled in. Once the maximum for skin cancer has been reached, no further benefits are payable.

**What else is included?** The benefits below are also included with your coverage. 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.

**Portability** If you are in a situation where your eligibility for benefits is changing, such as reduced hours, termination from employment, or a life event such as divorce, you may want to continue your insurance coverage. Portability allows you to continue your coverage under the same group policy by paying your premiums directly to the insurance company.

## Exclusions and limitations

There are no exclusions and limitations.

This offer is contingent upon participation requirements being met.

### Questions?

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

**Scan the QR code to visit your Employee Benefits Resource Center to learn more about this benefit and review instructions on how to file a claim after your effective date.**

<https://presents.voya.com/EBRC/HeritageEnvironmentalServices>



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-CI4-POL-16; Certificate form #RL-CI4-CERT2-20; Spouse Rider form #RL-CI4-SPR2-20; Children's Rider form #RL-CI4-CHR2-20; Continuation Rider form #RL-CI4-CNT2-20; Absence from Employment Premium Waiver Rider form #RL-CI4-AEPW-20; Wellness Benefit Rider form #RL-CI4-WELL2-20; Waiver of Premium Rider form #RL-CI4-WOP-16; Infectious Condition Additional Benefit Rider form #RL-CI4-ICBR-22; Specified Condition Benefit Rider form #RL-CI4-SCR-23; Benefit Enhancement Rider form #RL-CI4-BER-23; and Additional Services Rider form #RL-CI4-VAS-20. Form numbers, provisions and availability may vary by state and employer's plan.

#### CI 2.1 Only

#### For the employees of Heritage Environmental Services

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