



Compass Critical Illness Insurance

A limited benefit policy

Benefits at a Glance

An affordable way to help protect against the financial stress of a serious illness.

For the employees of:
Taylor Independent School District

ReliaStar Life Insurance Company, a member of the Voya® family of companies.

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What is Critical Illness Insurance?

Critical Illness Insurance pays a lump-sum benefit if you are diagnosed with a covered illness or condition. Your employer provides Critical Illness Insurance at no cost to you. You also have the option to elect additional coverage. 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.

For what critical illnesses and conditions are benefits available?

Base Module

- Heart attack
- Stroke
- Coronary artery bypass (25%)
- Coma
- Major organ failure
- Permanent paralysis
- End stage renal (kidney) failure

Cancer Module

- Cancer
- Skin cancer (10%)
- Carcinoma in situ (25%)

Meet Julie

When Julie looks at her life, she thinks she's in pretty good health. Sure, she has a sedentary job, but Julie feels she offsets sitting 40 hours a week by eating fairly well, getting enough sleep and taking regular walks around her neighborhood. That's why the heart attack she suffered just three months after her 42nd birthday came as such a shock. While Julie is expected to make a full recovery, her recuperation could have been more challenging had it not been for the benefit paid by her Critical Illness Insurance.

Expenses incurred over two months:

\$5,000	Out-of-pocket medical expenses
\$2,800	Mortgage
\$1,500	Food and utilities
\$800	Car payment
\$150	Car insurance
\$500	Other living expenses
\$10,750	Total out-of-pocket expenses
\$10,000	Maximum Critical Illness Benefit paid under Julie's policy

The amounts shown are for illustrative purposes only. Actual costs/results may vary. The benefit amount assumes a Maximum Critical illness Benefit of \$10,000 of base coverage. Your employer may offer/provide different amounts or options.

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Who is eligible for Critical Illness Insurance?

- **You**—all active employees working 15+ hours per week.
- **Your spouse***— under age 70. If you are covered for Basic employee coverage, you may elect spouse coverage, even if you do not elect Supplemental coverage on yourself.
- **Your child(ren)**— to age 26. If you are covered for Basic employee coverage, you may elect child(ren) coverage, even if you do not elect Supplemental coverage on yourself.

*The use of “spouse” in this document means a person insured as a spouse as described in the certificate of insurance or rider. This may include domestic partners or civil union partners as defined by the group policy. Please contact your employer for more information.

What Maximum Critical Illness Benefit am I eligible for?

- **Taylor ISD provides:**
 - Taylor ISD provides its employees with a \$5,000 Critical Illness Benefit at no cost to you.
- **For you**
 - You also have the opportunity to purchase an additional Maximum Critical Illness Benefit of \$5,000-\$30,000 in \$5,000 increments
- **For your spouse**
 - You have the opportunity to purchase a Maximum Critical Illness Benefit \$5,000-\$15,000 in \$5,000 increments.
- **For your children**
 - You have the opportunity to purchase a Maximum Critical Illness Benefit of \$1,000, \$2,500, \$5,000 or \$10,000 for each covered child.

How many times can I receive the Maximum Critical Illness Benefit?

Usually you are only able to receive the Maximum Critical Illness Benefit for one covered illness or disease within each module. Your plan includes the Restoration Benefit*, which provides a one-time restoration of 100% of the maximum benefit amount in order to pay an additional benefit if you experience a second covered illness for a different condition.

Your plan also includes the Recurrence Benefit*, which allows you to receive a benefit for the same condition a second time. It's important to note that in order for the second covered illness or 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 a partial benefit is paid out, it will not reduce the available maximum benefit amount for the illnesses or diseases in that same module. If you have reached the benefit limit by receiving the maximum benefit in each module, you may choose to end your coverage; however, if you have coverage for your spouse and/or child(ren), you must continue your coverage in order to keep their coverage active. Please see the certificate of coverage for details.

*This benefit does not apply to the cancer module.

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How much does Critical Illness Insurance cost?

See the chart below for the premium amounts. Rates shown are guaranteed until August 31, 2018.

Employee Monthly Uni-Tobacco Rates						
Attained Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
Under 30	\$1.80	\$3.60	\$5.40	\$7.20	\$9.00	\$10.80
30-39	\$2.50	\$5.00	\$7.50	\$10.00	\$12.50	\$15.00
40-49	\$5.10	\$10.20	\$15.30	\$20.40	\$25.50	\$30.60
50-59	\$11.35	\$22.70	\$34.05	\$45.40	\$56.75	\$68.10
60-64	\$17.00	\$34.00	\$51.00	\$68.00	\$85.00	\$102.00
65-69	\$22.75	\$45.50	\$68.25	\$91.00	\$113.75	\$136.50
70+	\$30.90	\$61.80	\$92.70	\$123.60	\$154.50	\$185.40

Spouse Monthly Uni-Tobacco Rates			
Attained Age	\$5,000	\$10,000	\$15,000
Under 30	\$2.50	\$5.00	\$7.50
30-39	\$3.00	\$6.00	\$9.00
40-49	\$6.10	\$12.20	\$18.30
50-59	\$14.55	\$29.10	\$43.65
60-64	\$22.15	\$44.30	\$66.45
65-69	\$23.15	\$46.30	\$69.45
70+	\$40.75	\$81.50	\$122.25

Children Coverage Amount	Monthly Rate
\$1,000	\$0.15
\$2,500	\$0.38
\$5,000	\$0.75
\$10,000	\$1.50

Limitations

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.

Who do I contact with questions?

For more information, please call the Voya Employee Benefits Customer Service Team at (800) 955-7736..

Taylor Independent School District, Group #695246

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