

# Compass Critical Illness Insurance

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



ReliaStar Life Insurance Company,  
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# Do you know someone who has had a serious illness like a heart attack, cancer or a stroke?

When faced with a critical illness, the emotional and financial stress can be overwhelming. From thoughts of your loved ones and their financial future to the changes you need to make towards your own recovery, how you will pay for unexpected medical bills and every day expenses should be the least of your worries.

That's where Critical Illness Insurance can help.

## What is Critical Illness Insurance?

Critical Illness Insurance pays a lump-sum benefit if you are diagnosed with a covered illness or condition. This is a limited benefit policy. Critical Illness Insurance is not health insurance and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

Critical Illness Insurance offers financial protection for you and your family during the difficult and confusing time following the diagnosis of a serious illness or condition.

## What is covered?

Covered illnesses/conditions are broken out into groups called "modules." Below are the modules that are included in your employer's plan. Benefits are payable at 100% of the Critical Illness benefit amount unless otherwise indicated. Please review your certificate of coverage for details.

Base Module	Major Organ Module	Enhanced Cancer Module	Quality of Life Module
<ul style="list-style-type: none"><li>• Heart attack (cardiac arrest is not a heart attack)</li><li>• Cancer</li><li>• Stroke</li><li>• Major organ transplant*</li><li>• Coronary artery bypass (25%)</li><li>• Carcinoma in situ (25%)</li></ul>	<ul style="list-style-type: none"><li>• Type 1 diabetes</li><li>• Severe burns</li><li>• Transient ischemic attacks (TIA) (10%)</li><li>• Ruptured or dissecting aneurysm (10%)</li><li>• Abdominal aortic aneurysm (10%)</li><li>• Thoracic aortic aneurysm (10%)</li><li>• Open heart surgery for valve replacement or repair (25%)</li><li>• Transcatheter heart valve replacement or repair (10%)</li><li>• Coronary angioplasty (10%)</li><li>• Implantable/internal cardioverter defibrillator (ICD) placement (25%)</li><li>• Pacemaker placement (10%)</li></ul>	<ul style="list-style-type: none"><li>• Benign brain tumor</li><li>• Skin cancer (10%)</li><li>• Bone marrow transplant (25%)</li><li>• Stem cell transplant (25%)</li></ul>	<ul style="list-style-type: none"><li>• Permanent paralysis</li><li>• Loss of sight, hearing or speech</li><li>• Coma</li><li>• Multiple sclerosis</li><li>• Amyotrophic lateral sclerosis (ALS)</li><li>• Parkinson's disease</li><li>• Advanced dementia, including Alzheimer's</li><li>• Huntington's disease</li><li>• Muscular dystrophy</li><li>• Infectious disease (25%)</li><li>• Addison's disease (10%)</li><li>• Myasthenia gravis (50%)</li><li>• Systemic lupus erythematosus (SLE) (50%)</li><li>• Systemic sclerosis (scleroderma) (10%)</li></ul>

Numbers in parentheses show the percentage of the critical illness benefit amount payable for that condition/illness.

\* 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.



## How can Critical Illness Insurance help?

You can use the benefit payment however you like. Below are a few examples of how you could use a benefit payment:

- Deductibles and co-pays for medical care
- Child care
- Mortgage payment/rent and home maintenance
- Everyday expenses like utilities and groceries

## Who is eligible for coverage?

### YOU

- Must be actively at work
- Must be working a minimum of 20\* hours per week

\*16 hours for healthcare industries

### YOUR SPOUSE

- Coverage available through age 69

### YOUR CHILDREN

- Coverage available up to age 26
- Coverage is extended beyond the maximum age for children with disabilities

## Meet Beverly

An active 32-year-old, Beverly works hard to balance her career with taking care of three children. Having always considered herself a healthy person, Beverly was startled to receive a thyroid cancer diagnosis three months ago. While she is expected to make a full recovery, Beverly's treatment and recuperation would have been a lot more stressful if it hadn't been for the benefit paid by her Critical Illness Insurance.

### Expenses incurred over two months:

\$6,000 Out-of-pocket medical expenses  
\$2,000 Mortgage payments  
\$1,500 Food and utilities  
\$150 Car insurance  
\$600 Living expenses

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### **\$10,250 Total out-of-pocket expenses**

\$10,000 Critical Illness Insurance benefit amount

The amounts shown above are for example purposes only. Actual costs/results may vary. The example assumes a critical illness benefit amount of \$10,000. Your employer's plan may provide a different critical illness benefit amount with other options. Please review your certificate of coverage for details.



## How many times can I receive a benefit payment?

The number of times you may receive a benefit payment varies based on your plan. Each benefit payable will be no more than 100% of the Critical Illness benefit amount. The maximum amount payable during the insured person's lifetime is called the total maximum benefit. Please review your certificate of coverage and riders for details.

## How much does it cost?

The cost of Critical Illness Insurance varies based on your age and the amount of coverage. It is very likely that your monthly premiums will be less than your monthly lunch budget. Please contact your employer for more information about cost.

## Why should I enroll through my employer?

Rates for group insurance coverage, when purchased through your employer, are typically lower than a comparable individual policy. Plus, premiums are deducted from your paycheck, so you don't have to worry about paying another bill.

## Do I need to provide health information when I apply?

No, you do not need to provide health information in order to qualify for coverage.

## Are there any exclusions or limitations?

Benefits are not payable for any critical illness resulting from a pre-existing condition if the date of diagnosis for the critical illness occurs during the first 12 months following the insured person's coverage effective date (including increases). Pre-existing condition means a sickness, injury or physical condition which, within the 12 month period prior to the insured person's coverage effective date, resulted in the insured person receiving medical treatment, consultation, care or services (including diagnostic measures).

The employee's and spouse's critical illness benefit amount and total maximum benefit amount will reduce to 50% on the policy anniversary that is on or next follows the insured person's 70th birthday. Premiums do not reduce.

Exclusions and limitations vary by state and by your employer's plan. Please review your certificate of coverage for details.

# Take the next step to protect your financial future.



Critical Illness Insurance can help you protect your family's retirement savings. Go to **Voya.com** to find out how we can help you become retirement ready.

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-CERT-16. Form numbers, provisions and availability may vary by state.

### Compass CI 2: All modules

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200556-03012018