

Critical Illness insurance

Aurora Public Schools | All Full-Time United States Employees working in the United States enrolled in Critical Illness coverage scheduled to work at least 20 hours per week excluding employees who are classified solely as "Agreement for Services" Employees |

Protect your savings in case of a serious illness

An illness can lead to unexpected costs not covered by your health plan. Deductibles and copays, or other costs like travel and child care can reduce your savings. Critical illness insurance provides a cash benefit when you or a person on your plan is diagnosed with a covered condition, like a heart attack or stroke. The benefit is paid directly to you, to use however you want.

How it works

Your employer is offering you and your coworkers this coverage as a group, at a group rate. You are responsible for paying a portion or all of the cost.

Benefits

For you	You can choose from \$5,000 to \$30,000 of coverage—in increments of \$5,000—with no medical questions asked. Your benefit amount is reduced to 50% at age 70.
For your spouse**	If you elect coverage for yourself, you can choose from \$2,500 to \$15,000 of coverage—in increments of \$2,500—with no medical questions asked. (Not to exceed 50% of your coverage amount.) <i>The benefit may be reduced when the employee benefit amount is reduced</i>
For your child(ren)	If you elect coverage for yourself, you can choose (for each eligible child) between \$2,500 and \$5,000 of coverage—with no medical questions asked. The coverage you select for your child(ren) cannot exceed 50% of your coverage amount.) An eligible child is defined as your child from birth to age 26.



What did Critical Illness insurance mean for Denise?

Denise had a heart attack in her mid-40s. Her medical expenses piled up at the worst possible time.

1. Denise filed a claim with Sun Life. We reviewed her medical information, including details from her physician and approved her claim.
2. Denise received her cash benefit which helped her pay her medical deductible and copays, and travel expenses for medical appointments.
3. The insurance allowed Denise to focus on her recovery, and less on her bank account

High blood pressure is a contributing factor to heart attack and stroke. The number of people who have HBP*:

- *Nearly 1 in 5 people, aged 35-44*
- *1 in 3 people, aged 45-54*
- *More than half of people aged 55-64*

Covered Conditions

Once your coverage goes into effect, you can file a claim for covered conditions diagnosed after your insurance's effective date. The full list of conditions is listed here.

Covered conditions – The plan pays 100% of the benefit amount unless stated otherwise

Core Conditions	
Heart Attack	Stroke
End-Stage Kidney Disease	Coronary Artery Bypass Graft (Plan pays 25%)
Occupational HIV/Hepatitis B, C, or D	Angioplasty (Plan pays 5%)
Major Organ Failure	
Cancer Conditions	
Invasive Cancer	
Non-Invasive Cancer (Plan pays 25%)	
Skin Cancer (Plan pays 5%)	
Other Conditions	
Complete Blindness	Paralysis
Complete Loss of Hearing	Severe Burns
Loss of Speech	Advanced ALS/Lou Gehrig's Disease
Benign Brain Tumor	Advanced Parkinson's Disease (Plan pays 25%)
Coma	Advanced Alzheimer's Disease (Plan pays 25%)

Additional plan features

- **Health Care Support Services:** You can talk with medical and claims experts about your medical coverage, benefits, diagnosis, and treatment options. They can also help you with claims and billing issues.

Critical Illness FAQs

How do I file a claim?

If you have a diagnosis after the effective date of coverage, you may file a claim with us. We will ask for information from you and your doctor about your medical condition. You can download forms from our website. Please complete and sign all forms. Missing information or signatures can delay your claim.

Can I receive benefits for more than one critical illness?

Yes; however, there must be at least 6 consecutive months between the diagnosis dates. You can only claim benefits once for each covered condition.

What if I have a pre-existing condition?

If you submit a claim within 6 months of your insurance taking effect, or 6 months following any increase in your amount of insurance, we will not pay any benefit for any pre-existing condition. A pre-existing condition includes anything you have sought or received treatment for in the 6 months prior to your insurance becoming

effective. Treatment can include consultation, advice, care, services or a prescription for drugs or medicine.

Is my benefit taxable?

If you pay for your coverage all post-tax, your benefit will not be taxable income or tax reported by us to the IRS. If you pay for your coverage all pre-tax, if you pay for part of your coverage post-tax and your employer pays for the rest, or if your employer pays the entire premium, some or all of your benefit amount will be tax reported on a Form 1099 as taxable income. Please consult with a tax advisor or your employer if you have any questions.

Can I take my insurance with me if I leave my employer?

Depending upon state variations and your employer's plan, you may have an option to continue group coverage when your employment terminates. Your employer can advise you about your options.

In some states, "Critical Illness" is referred to as "Specified Disease."

"Critical Illness insurance" is a limited benefit policy. The certificate has exclusions, limitations, and benefit waiting periods for certain conditions that may affect any benefits payable. Benefits payable are subject to all terms and conditions of the certificate.

Read the important plan provisions section for more information including limitations and exclusions.

* Heart disease and stroke statistics, 2015 update. http://my.americanheart.org/idc/groups/ahamamah-public/@wcm/@sop/@smd/documents/downloadable/ucm_470707.pdf

**If permitted by the Employer's employee benefit plan and not prohibited by state law, the term "spouse" in this benefit includes any individual who is either recognized as a spouse, a registered domestic partner, or a partner in a civil union, or otherwise accorded the same rights as a spouse.