



# Voluntary Critical Illness Plan

Insured by UnitedHealthcare

## How does it work?

The Critical Illness Protection Plan sends a lump-sum payment directly to you after diagnosis of a covered condition.

## What's included?

The money is yours to use however you want, including paying for:

- Out-of-pocket health plan costs
- Mortgage or rent
- Groceries
- Prescriptions
- Treatment by a specialist
- Transportation to and from treatment

Enrolling in a Critical Illness Protection Plan helps give you and your family more financial security if you or a covered family member is diagnosed with a covered illness.

## Covered Conditions

### Base Conditions

- Benign brain tumor
- Cancer
- Chronic Renal Failure
- Coma
- Coronary Artery Disease
- Heart Attack
- Heart Failure
- Major Organ Failure
- Permanent Paralysis
- Ruptured aneurysm
- Stroke

### Additional Conditions

- Advanced Alzheimer's
- Advanced multiple sclerosis
- Advanced Parkinson's
- Amyotrophic lateral sclerosis (ALS)
- Complete blindness
- Complete loss of hearing

### Child-only conditions

- Cerebral Palsy
- Cleft lip/palate
- Cystic fibrosis
- Down syndrome
- Muscular dystrophy
- Spina bifida

## Critical Illness Protection Wellness Benefit - Up to \$100 per Year

Your Critical Illness Plan includes a wellness benefit that helps pay for preventive care and other health screenings. Refer to the plan document for eligible tests and screenings.

## Program Rules

1. Screenings must be completed during the calendar year.
2. A covered spouse can also earn a benefit
3. The benefit will be paid for 1 test each calendar year, regardless of the test results. The benefit is paid in addition to any other payments you and/or your covered spouse receive under the policy.



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Maximum Benefit Amount	Option A	Option B	Option C
Employee	\$10,000	\$20,000	\$30,000
Spouse	\$10,000	\$20,000	\$30,000
Child(ren)	\$5,000	\$10,000	\$15,000

Plan Provisions	
Reoccurrence Benefit**	Benefit payable for the same Covered Condition
Cancer Reoccurrence Benefit	Benefit payable for the same Cancer Condition category
Portability	Included

Covered Conditions	Percentage of Insured's Maximum Benefit Amount Payable
<b>Cancer Conditions</b>	
Invasive Cancer	100%
Non-invasive Cancer	25%
Skin Cancer	\$250

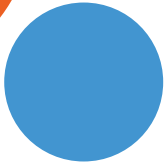
<b>Vascular Conditions</b>	
Coronary Artery Disease Minor (Stent or Angioplasty)	25%
Coronary Artery Disease Major (Bypass Surgery)	50%
Heart Attack	100%
Ruptured Aneurysm	100%
Stroke	100%
Sudden Cardiac Arrest	100%

<b>Organ Failure Conditions</b>	
Bone Marrow Disease	100%
Chronic Renal Failure**	100%
Heart Failure**	100%
Major Organ Failure (Liver, Lung, Pancreas, Small Bowel)	100%

<b>Functional Loss Conditions</b>	
Coma	100%
Loss of Hearing**	100%
Loss of Sight**	100%
Loss of Speech**	100%
Paralysis	100%

<b>Additional Conditions</b>	
Addison's Disease**	25%
Benign Brain Tumor	100%
Crohn's Disease**	25%
Myasthenia Gravis**	25%
Severe Burns**	100%
Systemic Lupus Erythematosus**	25%
Systemic Sclerosis (Scleroderma)**	25%

<b>Childhood Disease Conditions**</b>	
Cerebral Palsy	100% of Dependent Child Benefit
Childhood Diabetes	100% of Dependent Child Benefit
Cleft Lip / Palate	100% of Dependent Child Benefit
Congenital Heart Disease	100% of Dependent Child Benefit
Cystic Fibrosis	100% of Dependent Child Benefit
Down Syndrome	100% of Dependent Child Benefit
Muscular Dystrophy	100% of Dependent Child Benefit
Sickle Cell Anemia	100% of Dependent Child Benefit
Spina Bifida	100% of Dependent Child Benefit



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## Neurological Disease Conditions (diagnosis only)\*\*

Alzheimer's Disease	25%
Amyotrophic Lateral Sclerosis (ALS)	25%
Huntington's Disease	25%
Multiple Sclerosis	25%
Parkinson's Disease	25%

## Advanced Neurological Disease Conditions (loss of ADLs)\*\*

Advanced Alzheimer's Disease	100%
Advanced Amyotrophic Lateral Sclerosis (ALS)	100%
Advanced Huntington's Disease	100%
Advanced Multiple Sclerosis	100%
Advanced Parkinson's Disease	100%

## Additional Benefits

Wellness Benefit	\$100 Payable Once per calendar year per Insured
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## Wellness Benefit Covered Exams

Antibody or Serology testing	Endoscopy
At-Home Screening tests for Colon Cancer	Fasting blood glucose test
Biopsy	Fasting plasma glucose (FPG)
Blood Test for Cholesterol	Flexible sigmoidoscopy
Blood test for triglycerides	Hemoccult stool analysis
Biometric Screenings	Hemoglobin A1C(HbA1c)
Bone Density scans	HPV Testing
Bone marrow testing	Lipid Panel
Breast ultrasound	Mammography
Breast MRI	Monoclonal Antibody Therapy
CA 15-3 (blood test for breast cancer)	Pap smear
CA 125 (blood test for ovarian cancer)	PSA (blood test for prostate cancer)
CEA (blood test for colon cancer)	Serum Protein Electrophoresis (blood test for myeloma)
Chest X-ray	Stress test on a bicycle or treadmill
Colonoscopy	Thin prep pap test
Complete Blood Count	Thermography
Doppler screening for carotids	Serum cholesterol test to determine level of HDL and LDL
Doppler screening for peripheral vascular disease	Virtual Colonoscopy
Doppler Screening for abdominal aorta	Wellness Fair Screening
Echocardiogram	Whole Body Skin Cancer Screening
Electrocardiogram	
Routine Dental Exam/Cleaning	
Routine Comprehensive Eye Exam	
Routine Comprehensive Hearing Exam	
Routine Physicals	
Well-Child Exams (up to age 18)	
Genetic Testing	
Immunizations	

*Benefit payable upon completion of a covered wellness exam or health screening test. per calendar year per Insured*