



Group Critical Illness Insurance

Group Critical Illness insurance from Standard Insurance Company provides coverage to help you manage the costs of a serious illness. This policy pays benefits directly to you based on a covered diagnosis. Critical Illness insurance also covers your children and includes an additional 21 childhood diseases.

The cost of this insurance is paid by Independent School District 282 St Anthony - New Brighton and provides coverage for you and your spouse who is also covered under your employer's medical plan.

Eligibility

Definition of a Member	To be eligible for this coverage, you must be a regular employee of Independent School District 282 St Anthony - New Brighton, actively working in the United States at least 20 hours per week and a citizen or resident of the United States. Temporary and seasonal employees, full-time members of the armed forces, leased employees and independent contractors are not eligible.
Dependent Coverage	Your spouse is covered. Your spouse is a person to whom you are legally married. Your children are also covered from birth through age 25. Your children cannot be insured by more than one employee. Your spouse or children must not be full-time member(s) of the armed forces. You cannot be covered as both an individual and a dependent.
Eligibility Waiting Period	You are eligible on the date you become a member.

Benefits

For You	Your Critical Illness benefit amount is \$5,000
For Your Spouse	Your spouse is covered at 100% of your coverage amount
For Your Child(ren) Through Age 25	Automatically covered at 25% of your coverage amount

Covered Conditions

Receive 100 percent of your coverage amount for:

- Heart attack
- Stroke
- Cancer
- End stage renal (kidney) failure
- Major organ failure

Receive 25 percent of your coverage amount for:

- Severe coronary artery disease with recommendation for bypass surgery
- Carcinoma in situ (cancer that has not metastasized)

Initial diagnosis and initial recommendation must occur after your coverage becomes effective.

Other Benefits

- **Reoccurrence Benefit** If you or a covered dependent are diagnosed with the same covered illness after a treatment-free period of 12 months, you will receive 25 percent of the original benefit. Limited to one reoccurrence benefit.
- **Benefits for Subsequent Illnesses** If you or your dependents are diagnosed with a different and subsequent covered illness at least 90 days after the diagnosis of the first critical illness, you or your dependents will receive an additional benefit.
- **Children are covered at 25 percent** of the employee's benefit amount for the same critical illnesses, plus an additional 21 childhood diseases, including cystic fibrosis, Down syndrome, muscular dystrophy, spina bifida and cerebral palsy.
- **Health Maintenance Screening Benefit** Pays a \$50 benefit once per calendar year when you or your dependents receive one of 20 covered wellness screenings, including a mammogram, complete blood count, lipid panel or colonoscopy.
- **12/12 Preexisting Condition Exclusion** Preexisting conditions can affect your coverage if they occurred at any time during the 365-day period just before the date your or your dependent's insurance or an increase in coverage amount becomes effective. See your certificate of coverage for details.

This information is only a brief description of the group Critical Illness insurance policy sponsored by Independent School District 282 St Anthony - New Brighton. The controlling provisions will be in the group policy and certificate issued by Standard Insurance Company. The group policy and certificate contain a detailed description of the limitations, reduction in benefits, exclusions and when Standard Insurance Company and Independent School District 282 St Anthony - New Brighton may increase the cost of coverage, amend or cancel the policy. A group certificate of insurance that describes the terms and conditions of the group policy is available for those who become insured according to its terms. For more complete details of coverage, contact your human resources representative.

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This benefit is under a limited benefit insurance policy. This policy is supplemental to health insurance and is not a substitute for major medical coverage. It is not intended to satisfy the individual mandate of the Affordable Care Act (ACA) or provide the minimum essential coverage required by the ACA. Lack of major medical coverage (or other minimum essential coverage) may result in an additional payment with your taxes.

IMPORTANT NOTICE TO PERSONS ON MEDICARE: THIS IS NOT MEDICARE SUPPLEMENT INSURANCE

Some healthcare services paid for by Medicare may also trigger the payment of benefits from this policy.

This insurance pays a fixed dollar amount, regardless of your expenses, if you meet the policy conditions, for one of the specific diseases or health conditions named in the policy. It does not pay your Medicare deductibles or coinsurance and is not a substitute for Medicare Supplement insurance.

Medicare generally pays for most or all of these expenses.

Medicare pays extensive benefits for medically necessary services regardless of the reason you need them. These include:

- Hospitalization
- Physician services
- Hospice
- Other approved items and services

This policy must pay benefits without regard to other health benefit coverage to which you may be entitled under Medicare or other insurance.

Before you buy this insurance:

- Check the coverage in all health insurance policies you already have.
- For more information about Medicare and Medicare Supplement insurance, review the Guide to Health Insurance for People with Medicare, available from Standard Insurance Company.