

# Wellness Benefit

## At a glance



### What is the Wellness Benefit?

The Wellness Benefit is a rider that is included with your Critical Illness Insurance coverage. It provides an annual benefit payment if you complete a health screening test, whether or not there is any out-of-pocket cost to you. You are eligible to receive one annual benefit, regardless of how many screening tests you may complete. You may also receive a benefit for your covered spouse and/or children if they complete a health screening test.

### How can the Wellness Benefit help?

Regular health screenings increase the chance of a positive outcome when serious illnesses are detected early. The Wellness Benefit encourages you to get regular health screenings. The benefit you receive for your health screening test can be used to help pay for the cost of the test or however you like.

### What types of health screening tests are eligible?

Health screening tests include but are not limited to:

- Blood test for triglycerides
- Pap test
- Flexible sigmoidoscopy
- CEA (blood test for colon cancer)
- Bone marrow testing
- Serum cholesterol test for HDL & LDL levels
- Hemoccult stool analysis
- Serum protein electrophoresis (myeloma)
- Breast ultrasound
- Chest x-ray
- Mammography
- Colonoscopy
- CA 15-3 (breast cancer)
- Stress test on bicycle or treadmill
- Fasting blood glucose test
- PSA (prostate cancer)
- Routine eye exam
- Routine dental exam
- Well child/preventive exams through age 18

### How much does it cost?

The Wellness Benefit is automatically included with your Critical Illness Insurance coverage at no additional cost to you.

### What is my Wellness Benefit amount?

	Critical Illness Insurance
You (employee)	\$50
Spouse	\$50
Child	\$25 with a maximum of \$100 per year

## When can I file a claim?

You must complete the health screening test on or after the coverage effective date in order to file your wellness claim. Please refer to your plan documents for more details about your coverage effective date.

## How do I file a claim?

You can quickly and easily file your Wellness Benefit claim online.

1. Go to <https://presents.voya.com/EBRC/Home/HonorHealth>
2. Click on "File a Claim", scroll down to the Wellness Benefit and then select "Get Started".
3. Check the box for Critical Illness/Specified Disease Insurance because the Wellness Benefit is tied to that line of coverage.
4. Complete the online questionnaire and submit your claim once all questions have been answered.

Your Group Name is: **HonorHealth**

Your Group Number is: **00702129**

The Wellness Benefit is a rider that is included on the Critical Illness Insurance policy which is a limited benefit policy. It is not health insurance and do not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

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 of the group policy. If there is any discrepancy between this document and the group policy documents, the policy documents will govern. Form numbers, provisions and availability may vary by state.

Critical Illness Insurance is underwritten by ReliaStar Life Insurance Company, a member of the Voya® family of companies. Home and administrative office: Minneapolis, MN. Critical Illness Insurance Policy Form Number: RL-CI3-POL-12. Critical Illness Insurance Wellness Benefit Rider Form Number: RL-CI3-WELL-12.

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## Critical Illness Insurance

### Benefits at a glance

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

For the employees of:  
HonorHealth

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 on or after your coverage effective date. You have the option to elect Critical Illness Insurance to meet your needs. 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.

Features of Critical Illness Insurance include:

- **Guaranteed Issue:** No medical questions or tests are required for coverage.
- **Flexible:** You can use the benefit payments for any purpose you like.
- **Payroll deductions:** Premiums are paid through convenient payroll deductions.
- **Portable:** If you leave your current employer or retire, you can take your coverage with you.

## For what critical illnesses and conditions are benefits available?

Critical Illness Insurance provides a benefit payment for the following illnesses and conditions. Covered illnesses/conditions are broken out into groups called “modules”. Benefits are paid at 100% of the Maximum Critical Illness Benefit amount unless otherwise stated. For a complete description of your benefits, along with applicable provisions, conditions on benefit determination, exclusions and limitations, see your certificate of insurance and any riders.

### Base Module

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

\*Cardiac arrest is not a heart attack

### Module A

- Benign brain tumor
- Deafness
- Occupational HIV
- Blindness

### Module B

- Multiple sclerosis
- Amyotrophic lateral sclerosis (ALS)
- Parkinson’s disease
- Alzheimer’s disease
- Infectious disease

### Cancer Module

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

## How can Critical Illness Insurance help?

Below are a few examples of how your Critical Illness Insurance benefit could be used (coverage amounts may vary):

- Medical expenses, such as deductibles and copays
- Child care
- Home healthcare costs
- Mortgage payment/rent and home maintenance

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## Who is eligible for Critical Illness Insurance?

- **You**—all active employees working at least 16 hours per week.
- **Your spouse\***— under age 70 at time of initial enrollment. Coverage is available only if employee coverage is elected.
- **Your children**— to age 26. Coverage is available only if employee coverage is elected.

\*The use of “spouse” in this document means a person insured as a spouse or domestic partner as described in the certificate of insurance or rider.

## What Maximum Critical Illness Benefit am I eligible for?

- **For you**
  - You have the opportunity to purchase a Maximum Critical Illness Benefit of \$10,000, \$20,000 or \$30,000.
- **For your spouse**
  - You have the opportunity to purchase a Maximum Critical Illness Benefit of \$10,000, \$20,000 or \$30,000 for your spouse.
- **For your children**
  - You have the opportunity to purchase a Maximum Critical Illness Benefit of \$5,000, \$10,000 or \$20,000 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 once for each covered condition. Your plan 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 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 you have reached the benefit limit by receiving the maximum benefit for each covered condition, you may choose to end your coverage; however, if you have coverage for your spouse and/or children, you must continue your coverage in order to keep their coverage active. Please see your certificate of coverage for details.

## 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 42<sup>nd</sup> 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
<b>\$10,750</b>	<b>Total out-of-pocket expenses</b>
<b>\$10,000</b>	<b>Maximum Critical Illness Benefit paid under Julie's policy</b>

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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## What does my Critical Illness Insurance include?

The benefit listed below is included with your Critical Illness Insurance coverage. There may be some variation by state. For a list of standard exclusions and limitations, please refer to the end of this document. For a complete description of your available benefits, exclusions and limitations, see your certificate of insurance and any riders.

- **Wellness Benefit:** This provides an annual benefit payment if you complete a health screening test. You may only receive a benefit payment once per year, even if you complete multiple health screening tests.
  - Examples of health screening tests for adults include but are not limited to: Pap test, serum cholesterol test for HDL and LDL levels, mammography, colonoscopy, and stress test on bicycle or treadmill.
  - Examples of health screening tests for children include but are not limited to: well-child exams to age 18, routine dental exams and routine vision exams.
  - The annual benefit amount for an adult is \$50 for completing a health screening test.
  - If your spouse and/or children is/are covered for Critical Illness Insurance, they are also covered by the Wellness Benefit. Your spouse's benefit amount is also \$50. The benefit for child coverage is \$25 per child with an annual maximum of \$100 for all children.

## What optional benefits are available?

You may choose to include the optional benefits below with your critical illness coverage. For a list of standard exclusions and limitations, please refer to the end of this document. For a complete description of your available benefits, along with applicable provisions, exclusions and limitations, see your certificate of insurance and any riders.

- **Spouse\* Critical Illness Insurance:** If you have coverage on yourself, you may enroll your spouse, as long as your spouse is under age 70 at time of initial enrollment and is not covered under your employer's plan as an employee.
  - Your spouse will be covered for the same critical illness benefits as you are.
  - Your spouse will be able to receive a benefit the same number of times as you, as outlined above.
  - Guaranteed issue: No medical questions or tests are required for coverage.

\*The use of "spouse" in this document means a person insured as a spouse or domestic partner as described in the certificate of insurance or rider.

- **Children's Critical Illness Insurance:** If you have critical illness coverage on yourself, your natural children, stepchildren, adopted children, or children for whom you are a legal guardian, are eligible to be covered under your employer's plan, up to the age of 26.
  - Your children will be covered for the same covered conditions as you are with the exception of carcinoma in situ and coronary artery bypass; however, actual benefit amounts may vary.
  - Your children will be able to receive a benefit the same number of times as you, as outlined above.
  - One premium amount covers all of your eligible children.
  - Guaranteed issue: No medical questions or tests are required for coverage.
  - If both you and your spouse are covered under the policy as an employee, then only one, but not both, may cover the same children for Critical Illness Insurance. If the parent who is covering the children stops being insured as an employee then the other parent may apply for children's coverage.

## How much does Critical Illness Insurance cost?

See the chart below for the premium amounts.

Rates shown are guaranteed until January 1, 2023.

Employee Coverage 24 Payroll Deductions			
Includes Wellness Benefit Rider			
Uni-Tobacco			
Attained Age	\$10,000	\$20,000	\$30,000
Under 25	\$2.45	\$4.25	\$6.05
25-29	\$2.70	\$4.75	\$6.80
30-34	\$3.00	\$5.35	\$7.70
35-39	\$3.60	\$6.55	\$9.50
40-44	\$5.25	\$9.85	\$14.45
45-49	\$7.90	\$15.15	\$22.40
50-54	\$11.90	\$23.15	\$34.40
55-59	\$17.95	\$35.25	\$52.55
60-64	\$24.80	\$48.95	\$73.10
65-69	\$32.05	\$63.45	\$94.85
70+	\$42.05	\$83.45	\$124.85

Spouse Coverage* 24 Payroll Deductions			
Includes Wellness Benefit Rider			
Uni-Tobacco			
Attained Age	\$10,000	\$20,000	\$30,000
Under 25	\$2.45	\$4.25	\$6.05
25-29	\$2.70	\$4.75	\$6.80
30-34	\$3.00	\$5.35	\$7.70
35-39	\$3.60	\$6.55	\$9.50
40-44	\$5.25	\$9.85	\$14.45
45-49	\$7.90	\$15.15	\$22.40
50-54	\$11.90	\$23.15	\$34.40
55-59	\$17.95	\$35.25	\$52.55
60-64	\$24.80	\$48.95	\$73.10
65-69	\$32.05	\$63.45	\$94.85
70+	\$42.05	\$83.45	\$124.85

Children Coverage 24 Payroll Deductions	
Includes Wellness Benefit Rider	
Coverage Amount	Rate
\$5,000	\$0.70
\$10,000	\$1.40
\$20,000	\$2.80

\*Employee's age is used to determine the cost of spouse coverage.

## Exclusions and Limitations

Benefits are not payable for any critical illness caused in whole or directly by any of the following:

- Participation or attempt to participate in a felony or illegal activity.
- Suicide, attempted suicide or any intentionally self-inflicted injury, while sane or insane.
- War or any act of war, whether declared or undeclared, other than acts of terrorism.
- Loss that occurs while on full-time active duty as a member of the armed forces of any nation. We will refund, upon written notice of such service, any premium which has been accepted for any period not covered as a result of this exclusion.
- Alcoholism, drug abuse, or misuse of alcohol or taking of drugs, other than under the direction of a doctor.

## Who do I contact with questions?

For more information contact your Benefit Communication Administrator at 1-877-768-7182.

To learn more go to <https://presents.voya.com/EBRC/HonorHealth>

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HonorHealth, Group #702129, Acct #0001

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