



# Critical Illness insurance<sup>1</sup>

## Benefit Highlights

For all eligible employees of Catholic Diocese OF Kansas City-St. Joseph, Policy #911701

If you are diagnosed with a covered condition—like a heart attack or stroke—critical illness insurance pays a lump sum benefit that can be used however you want. It helps reduce daily stress about money, so you can focus on getting better.

The following benefits are available to you. Depending upon your plan, the cost for Sun Life’s Critical Illness insurance could depend on the benefit amount, your age, and whether or not you use tobacco products.

This coverage is contributory, meaning that you are responsible for paying all or a portion of the cost.

Choose the benefit that best meets your needs and your budget.

| Benefit amount  |   |   |
|---|---|---|
| For you   | For your spouse <sup>2</sup>  | For your child(ren)   |
| You can elect from \$10,000 to \$30,000 of coverage—in increments of \$10,000—with no medical questions asked. <sup>3</sup> | If you elect coverage for yourself, you can elect from \$5,000 to \$15,000 of coverage—in increments of \$5,000 — with no medical questions asked. <sup>3</sup><br><br>(Not to exceed 50% of your coverage amount.) | If you elect coverage for yourself, you may elect (for each eligible child) from \$5,000 to \$10,000 of coverage—in increments of \$5,000—with no medical questions asked. <sup>3</sup><br><br>(Not to exceed 50% of your coverage amount.)<br><br>An eligible child is defined as your child from birth to age 26. |
| Benefit reduction   |   |   |
| For you   | For your spouse <sup>2</sup>  | For your child(ren)   |
| Benefits are reduced to 50% at age 70.  | Benefit may be reduced when the employee benefit amount is reduced.   | Benefit may be reduced when the employee benefit amount is reduced.   |

Covered Critical Illness Conditions are listed on the next page.

## Additional plan features

- **This plan pays a \$50 wellness screening benefit each year once you provide proof of an eligible health screening. We’ll pay for a dependent screening too.** The application for reimbursement is easy and includes common screenings, like certain blood tests for breast, ovarian or colon cancer; Pap smear; skin cancer screening; Lipid panel (cholesterol, triglycerides, HDL, LDL); Diabetes test; cardiac exercise stress test; Electrocardiogram (ECG) or Echocardiogram; Immunizations and interscholastic sports physical exam. (List may vary by state.)
- Get answers from medical and claims experts about your medical coverage, benefits, diagnosis, and treatment options, along with guidance on claims and billing issues, by using health care support services.<sup>4</sup>

### How Sun Life’s Critical Illness insurance can help

When John suffered a stroke in his mid-50s, he was unable to work and suddenly had additional medical expenses. Once his claim was approved, he used his cash benefit to help him:

- replace income while he was unable to work,
- pay for travel expenses for medical and physical therapy appointments, and
- cover out-of-pocket medical costs (e.g., co-pays or deductibles).

Having critical illness insurance allowed John to focus on his recovery and not his additional expenses.



## Covered Critical Illness Conditions

You will receive a payment after your coverage effective date if you are diagnosed with one of the below covered conditions and your claim is approved. Subsequent diagnoses and Recurrence Benefit payments are subject to waiting periods in most states. Payments are reflected below as a percentage of the benefit amount.

| Covered conditions                    | Choice 1  |                    |
|---------------------------------------|---|--------------------|
|                                       | The plan pays   | Recurrence Benefit |
| <b>Core Conditions</b>                |   |                    |
| Heart Attack                          | 100%  | 100%               |
| End-Stage Kidney Disease              | 100%  | 100%               |
| Occupational HIV/Hepatitis B, C, or D | 100%  | N/A                |
| Major Organ Failure                   | 100%  | 100%               |
| Stroke                                | 100%  | 100%               |
| Coronary Artery Bypass Graft          | 25%   | 25%                |
| <b>Cancer Conditions</b>              |   |                    |
| Invasive Cancer                       | 100%  | N/A                |
| Non-Invasive Cancer                   | 25%   | N/A                |
| Skin Cancer                           | 5%  | N/A                |
| <b>Other Conditions</b>               |   |                    |
| Complete Blindness                    | 100%  | N/A                |
| Complete Loss of Hearing              | 100%  | N/A                |
| Loss of Speech                        | 100%  | N/A                |
| Benign Brain Tumor                    | 100%  | N/A                |
| Coma                                  | 100%  | N/A                |
| Paralysis                             | 100%  | N/A                |
| Severe Burns                          | 100%  | N/A                |
| <b>Wellness screening benefit</b>     | \$50 for employee<br>\$50 for spouse<br>\$50 for child(ren) |                    |

In California, "Non-Invasive Cancer" is referred to as "Reduced Benefit Cancer."

Please read the Exclusions at the end of this document.

## Critical Illness Q&A

### Why should I consider Critical Illness insurance?

While health plans cover many of the direct costs associated with a critical illness, related expenses such as lost income, child care, travel to and from treatment, and high deductibles and co-pays may quickly diminish savings. Critical illness insurance pays a benefit if you are diagnosed with a covered condition after your coverage effective date. You may use the benefit however you see fit.

### 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 unless a recurrence benefit is payable.

The recurrence benefit is payable only for specific covered conditions. Once the recurrence benefit has been paid, no additional benefit will be paid for that critical illness.



## What if I have a pre-existing condition or I had one in the past?

For a period of time following the effective date of your insurance, we may not pay a benefit for a pre-existing condition for which you previously sought medical treatment, consultation, advice, care or services, regardless of whether the condition was diagnosed or suspected at that time; or took prescribed drugs or medicine. Read the exclusions and limitations for more information.

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

Generally, yes. Depending upon your state, you may be offered to continue the group insurance coverage.<sup>5</sup>

## How do I file a claim?

To file your claim, we need to receive information from you and your doctor about the specific medical condition. Forms may be downloaded from [www.sunlife.com/us](http://www.sunlife.com/us). Make sure to complete and sign all forms, as missing information or signatures can delay your claim.

## Whom can I contact with questions about my coverage?

After the effective date of your coverage, contact our Customer Service representatives at 800-247-6875, 8:00 a.m. to 8:00 p.m. ET, Monday through Friday.

# Important plan provisions

## Critical Illness insurance

### Exclusions\*

We will not pay any benefit that is caused by, contributed to in any way, or resulting from any critical illness condition diagnosed outside the United States or Canada without confirmation of the diagnosis by the type of specialist physician specified for each of the covered conditions in the certificate who practices in the United States or Canada.

We will not pay a benefit for any Critical Illness that is due to or results from: services or Treatment not included in the Benefit Highlights section of the Certificate; services or Treatment provided by a Family Member; Treatment or complications of Treatment not related to a Critical Illness; an autologous bone marrow transplant, one in which your own bone marrow is used; intentionally self-inflicted injuries; elective plastic or cosmetic surgery; active military duty; war or any act of war or your active duty in any armed service during a time of war (this does not include acts of terrorism); your active Participation in a Riot, Rebellion or Insurrection; committing or attempting to commit an assault, felony or other criminal act; your engagement in dangerous conduct or hazardous activity where there is a likelihood of death or serious Injury; committing or attempting to commit suicide, whether sane or insane; incarceration in a penal institution of any kind; or being legally Intoxicated or under the influence of any narcotic unless taken on the advice of a Physician and taken as prescribed.

Covered conditions have specific diagnostic criteria that must be met (along with supporting documentation) for a benefit to

be paid. For additional information regarding covered conditions, please request an outline of coverage.

In addition to the limitations stated in the Covered Conditions section of the Certificate, we will not pay any benefit for any Critical Illness that is Diagnosed in the first 12 months following the effective date of any Insured's insurance and results from a Pre-Existing Condition.

This provision does not apply to any amount of Critical Illness insurance for which you, your Spouse or Partner or Dependent Child were insured on the effective date of the Policy.

**Pre-Existing Condition** means during the 12 months prior to any Insured's effective date of insurance or the effective date of an increase in any Insured's amount of insurance, any condition for which any Insured:

- sought medical Treatment, consultation, advice, care or services, including diagnostic measures for the condition, or symptoms related to the condition, regardless of whether the condition was Diagnosed or suspected at that time;
- took prescribed drugs or medicines for the condition.

When newborn children, newly placed foster children or newly adopted children are added to your Dependent Children Insurance within 31 days of the birth, placement or adoption, the Pre-Existing Condition limitation does not apply.

\*Subject to state law variations.



**Focus on your health—not your wallet—if you’re diagnosed with a serious illness.**



1. In some states, “Critical Illness” is referred to as “Specified Disease.”
2. 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.
3. Refer to the frequently asked questions to better understand the circumstances that require you to answer health questions by submitting an Evidence of Insurability application. The application must be approved by Sun Life prior to coverage taking effect.
4. Value-added services are not insurance, are offered only on specific lines of coverage, and they carry a separate charge, which is added to the cost of the insurance. The cost is included in the total amount billed. HealthChampion® (a health care support service) is not insurance and is provided by ComPsych®. Sun Life is not responsible or liable for care, services, or advice given by any provider or vendor of the Services. Sun Life reserves the right to discontinue any of the Services at any time.
5. Subject to policy terms. Coverage is subject to state variations. Refer to your certificate for specific conditions.

**“Critical Illness insurance” is a limited benefit policy. It does NOT provide basic hospital, basic medical, or major medical insurance and does not satisfy the requirement for Minimum Essential Coverage under the Affordable Care Act. 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. This overview is preliminary to the issuance of the policy and certificate. The policy, certificate, and rider, if applicable, may not be available in all states and may vary based on state laws and regulations.**

**Note to employees covered or considering coverage under Health Savings Accounts (HSAs) established in connection with a High Deductible Health Plan (HDHP): Based on the limited available regulatory guidance, Sun Life believes its “Critical Illness insurance” is appropriate for use with an HSA and may be purchased when the employee and/or his or her family members are covered under an HDHP. However, Sun Life cannot provide legal or tax advice. If there are legal or tax questions, we suggest that you consult your own legal or tax advisor before purchasing this insurance.**

If your critical illness coverage is paid with pre-tax dollars, the benefit payments will be fully or partially taxable based on the percentage of the premiums paid with pre-tax dollars. Taxable benefit payments would be considered income and could disqualify you for Medicaid. If you currently participate or plan to participate in Medicaid you should seek advice before enrolling in critical illness coverage. Please consult your legal or tax advisor for more information. Sun Life does not provide tax or Medicaid advice.

The Effective Date of any initial, increased or additional insurance will be delayed for an Employee if he or she is not Actively at Work. The initial, increased or additional insurance will become effective on the date the Employee returns to an Actively at Work status. For dependent coverage, Spouse and Dependent Children must not be hospital confined on the Effective Date. Their initial, increased or additional insurance will take effect when they are no longer confined and the Employee is Actively at work. Hospital confinement does not apply to a new born child. An Employee is considered Actively at Work if he or she performs all the regular duties of his or her job for a full work day scheduled by the Employer at the Employer’s normal place of business or a site where the Employer’s business requires the Employee to travel.

This Overview is preliminary to the issuance of the Policy. Refer to your Certificate for details. Receipt of this Overview does not constitute approval of coverage under the Policy. In the event of a discrepancy between this Overview, the Certificate and the Policy, the terms of the Policy will govern.

Group critical illness insurance policies are underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) in all states, except New York, under Policy Form Series 15-GP-01, 16-SD-C-01, 16-SDPort-C-0112-GP-01, 13-SD-C-01, and 13-SDPort-C-01. Product offerings may not be available in all states and may vary depending on state laws and regulations.

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# Rate Sheet

Rates are effective as of January 1, 2019.

The chart below shows possible coverage amounts and the corresponding costs per monthly pay period.

Find your age bracket (as of the effective date of coverage) to determine the associated cost of the coverage amount you choose.

| <b>Employee Critical Illness<br/>Smoker Rates<br/>Age and Cost - Monthly Premium</b> |               |                |                |                |                |            |
|--|---------------|----------------|----------------|----------------|----------------|------------|
| <b>Coverage<br/>Amounts</b>  | <b>&lt;30</b> | <b>30 - 39</b> | <b>40 - 49</b> | <b>50 - 59</b> | <b>60 - 69</b> | <b>70+</b> |
| \$10,000   | 6.59          | 12.79          | 26.99          | 44.99          | 73.89          | 91.99      |
| \$20,000   | 12.19         | 24.59          | 52.99          | 88.99          | 146.79         | 182.99     |
| \$30,000   | 17.79         | 36.39          | 78.99          | 132.99         | 219.69         | 273.99     |

| <b>Employee Critical Illness<br/>Non-Smoker Rates<br/>Age and Cost - Monthly Premium</b> |               |                |                |                |                |            |
|--|---------------|----------------|----------------|----------------|----------------|------------|
| <b>Coverage<br/>Amounts</b>  | <b>&lt;30</b> | <b>30 - 39</b> | <b>40 - 49</b> | <b>50 - 59</b> | <b>60 - 69</b> | <b>70+</b> |
| \$10,000   | 4.39          | 7.99           | 14.79          | 25.79          | 41.39          | 52.99      |
| \$20,000   | 7.79          | 14.99          | 28.59          | 50.59          | 81.79          | 104.99     |
| \$30,000   | 11.19         | 21.99          | 42.39          | 75.39          | 122.19         | 156.99     |

| <b>Spouse Critical Illness<br/>Smoker Rates<br/>Age and Cost - Monthly Premium</b> |               |                |                |                |                |            |
|--|---------------|----------------|----------------|----------------|----------------|------------|
| <b>Coverage<br/>Amounts</b>  | <b>&lt;30</b> | <b>30 - 39</b> | <b>40 - 49</b> | <b>50 - 59</b> | <b>60 - 69</b> | <b>70+</b> |
| \$5,000  | 3.79          | 6.89           | 13.99          | 22.99          | 37.44          | 46.49      |
| \$10,000   | 6.59          | 12.79          | 26.99          | 44.99          | 73.89          | 91.99      |
| \$15,000   | 9.39          | 18.69          | 39.99          | 66.99          | 110.34         | 137.49     |

| <b>Spouse Critical Illness<br/>Non-Smoker Rates<br/>Age and Cost - Monthly Premium</b> |               |                |                |                |                |            |
|--|---------------|----------------|----------------|----------------|----------------|------------|
| <b>Coverage<br/>Amounts</b>  | <b>&lt;30</b> | <b>30 - 39</b> | <b>40 - 49</b> | <b>50 - 59</b> | <b>60 - 69</b> | <b>70+</b> |
| \$5,000  | 2.69          | 4.49           | 7.89           | 13.39          | 21.19          | 26.99      |
| \$10,000   | 4.39          | 7.99           | 14.79          | 25.79          | 41.39          | 52.99      |
| \$15,000   | 6.09          | 11.49          | 21.69          | 38.19          | 61.59          | 78.99      |

| <b>Child Critical Illness</b> |   |
|-------------------------------|---|
| <b>Coverage<br/>Amounts</b>   | <b>Age and Cost -<br/>Monthly Premium</b> |
| \$5,000                       | 1.35                                      |
| \$10,000                      | 2.70                                      |