

# Critical Illness Insurance

## Enrollment at a glance

### For associates of Ingram enrolling in Critical Illness Insurance

#### What is Critical Illness Insurance?

- It 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.

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.
- **Portable:** If you leave your current employer or retire, you can take your coverage with you.

#### Who is eligible for Critical Illness Insurance and what are the coverage amounts?

**You**—all active, regular full time and auxiliary part-time associates working 20+ hours per week.

- You may elect a Critical Illness benefit amount of \$5,000, \$10,000, \$20,000, \$30,000, \$40,000, or \$50,000

**Your spouse\***— Coverage is available only if associate coverage is elected.

- You may elect a spouse Critical Illness benefit amount at 50% of your benefit amount.

**Your children\*\***— birth to age 26. Coverage is available only if associate coverage is elected.

- A children's Critical Illness benefit amount at 50% of your benefit amount is included at no additional cost to you.

\* The use of "spouse" in this document means a person insured as a spouse as described in the certificate of insurance or rider. This may include domestic partners or civil union partners as defined by the group policy. Please contact your employer for more information.

\*\* The definition of "child" may vary by state. Please contact your employer for more information.

#### When is my coverage effective?

The coverage effective date is the date you are eligible to begin filing claims. The diagnosis of the covered condition must occur on or after the coverage effective date.

#### Annual Enrollment

Your coverage becomes effective in January, following the election of coverage. Coverage for your spouse and/or children becomes effective on the same date as your coverage, if elected.



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### What benefits are available?

Critical Illness Insurance provides a benefit payment upon the diagnosis of an illness or condition shown below. Covered illnesses/conditions are broken out into groups called “modules.” Benefits are payable at for the Critical Illness benefit amount stated earlier in this document.

#### Base Module

- Heart attack\* 100%
- Cancer 100%
- Stroke 100%
- Major organ transplant\*\* 100%
- Coronary artery bypass (25% of critical illness benefit amount)
- Carcinoma in situ of critical illness benefit amount

\* A sudden cardiac arrest is not in itself considered a heart attack.

\*\* Major organ transplant means the irreversible failure of your heart, lung, pancreas, entire kidney or liver, or any combination thereof, determined by a physician specialized in care of the involved organ in addition to be placed on the UNOS list.

#### Major Organ Module

- Type 1 Diabetes 100%
- Transient ischemic attacks (TIA) (10% of critical illness benefit)
- Ruptured or dissecting aneurysm (10% of critical illness benefit)
- Abdominal aortic aneurysm (10% of critical illness benefit)
- Thoracic aortic aneurysm (10% of critical illness benefit)
- Open heart surgery for valve replacement or repair (25% of critical illness benefit)
- Severe burns 100%
- Transcatheter heart valve replacement or repair (10% of critical illness benefit)
- Coronary angioplasty (10% of critical illness benefit)
- Implantable/internal cardioverter defibrillator (ICD) placement (25% of critical illness benefit)
- Pacemaker placement (10% of critical illness benefit)

#### Enhanced Cancer Module

- Benign brain tumor 100%
- Skin cancer (10% of critical illness benefit)
- Bone marrow transplant (25% of critical illness benefit)
- Stem cell transplant (25% of critical illness benefit)

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### Quality of Life Module

- Permanent paralysis 50%
- Loss of sight, hearing or speech 50%
- Coma 50%
- Multiple sclerosis 50%
- Amyotrophic lateral sclerosis (ALS) 50%
- Parkinson's disease 50%
- Advanced dementia, including Alzheimer's disease 50%
- Huntington's disease 50%
- Infectious disease (20% of critical illness benefit)

### What additional benefits does my Critical Illness Insurance include?

The benefits listed below are also included with your Critical Illness coverage.

- **Wellness Benefit:** This provides an annual benefit payment if you complete a health screening test.
  - Your annual benefit amount is \$50 for completing a health screening test.
  - Your spouse's annual benefit amount is \$50 for completing a health screening test.
  - The annual benefit amount for each child is 50% of your benefit amount with an annual maximum of \$100 for all children.

### How many times can I receive a benefit payment?

The total maximum benefit amount equals two times the Critical Illness benefit amount for each covered condition. Once the total maximum benefit for a covered condition has been paid, no further benefits are payable for that same covered condition. Please refer to your certificate of insurance and riders for more information.

### What do you mean by different diagnosis?

To be eligible for a benefit payment, the diagnosis must be a "different diagnosis" than any previously diagnosed illness or condition. This can mean any of the following:

- An insured person has a diagnosis of a covered critical illness that is **different from a previously diagnosed illness or condition**. A cancer that has spread to a different area of the body is not a different illness/condition than the previously diagnosed cancer.
- An insured person receives a **subsequent diagnosis of a covered critical illness that is for the same illness or condition\* as a critical illness for which benefits were payable under the critical illness insurance policy**. The subsequent diagnosis must occur more than 12 months after the date of the previous diagnosis.
- An insured person receives a **subsequent diagnosis of a covered critical illness that is for the same illness or condition\* as an illness/condition previously diagnosed prior to his/her coverage effective date under the critical illness insurance policy**. The subsequent diagnosis must occur more than 12 months after the date of the previous diagnosis.

\*Including a cancer that has spread to a different area of the body

# Critical Illness Insurance

Enrollment at a glance

How much does Critical Illness Insurance cost?

See the chart(s) below for your cost.

## Associate Coverage (Includes Children)

### Bi-Weekly Rates

Attained Age	\$5,000	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000
Under 25	\$0.62	\$1.25	\$2.49	\$3.74	\$4.98	\$6.23
25-29	\$0.67	\$1.34	\$2.68	\$4.02	\$5.35	\$6.69
30-34	\$0.90	\$1.80	\$3.60	\$5.40	\$7.20	\$9.00
35-39	\$1.27	\$2.54	\$5.08	\$7.62	\$10.15	\$12.69
40-44	\$2.19	\$4.38	\$8.77	\$13.15	\$17.54	\$21.92
45-49	\$2.72	\$5.45	\$10.89	\$16.34	\$21.78	\$27.23
50-54	\$4.36	\$8.72	\$17.45	\$26.17	\$34.89	\$43.62
55-59	\$5.52	\$11.03	\$22.06	\$33.09	\$44.12	\$55.15
60-64	\$7.48	\$14.95	\$29.91	\$44.86	\$59.82	\$74.77
65-69	\$8.05	\$16.11	\$32.22	\$48.32	\$64.43	\$80.54
70+	\$9.12	\$18.23	\$36.46	\$54.69	\$72.92	\$91.15

## Spouse Coverage (Based on Associate's age)

### Bi-Weekly Rates

Attained Age	\$2,500	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000
Under 25	\$0.31	\$0.62	\$1.25	\$1.87	\$2.49	\$3.12
25-29	\$0.33	\$0.67	\$1.34	\$2.01	\$2.68	\$3.35
30-34	\$0.45	\$0.90	\$1.80	\$2.70	\$3.60	\$4.50
35-39	\$0.63	\$1.27	\$2.54	\$3.81	\$5.08	\$6.35
40-44	\$1.10	\$2.19	\$4.38	\$6.58	\$8.77	\$10.96
45-49	\$1.36	\$2.72	\$5.45	\$8.17	\$10.89	\$13.62
50-54	\$2.18	\$4.36	\$8.72	\$13.08	\$17.45	\$21.81
55-59	\$2.76	\$5.52	\$11.03	\$16.55	\$22.06	\$27.58
60-64	\$3.74	\$7.48	\$14.95	\$22.43	\$29.91	\$37.38
65-69	\$4.03	\$8.05	\$16.11	\$24.16	\$32.22	\$40.27
70+	\$4.56	\$9.12	\$18.23	\$27.35	\$36.46	\$45.58

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## Associate Coverage (Includes Children)

### Monthly Rates

Attained Age	\$5,000	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000
Under 25	\$1.35	\$2.70	\$5.40	\$8.10	\$10.80	\$13.50
25-29	\$1.45	\$2.90	\$5.80	\$8.70	\$11.60	\$14.50
30-34	\$1.95	\$3.90	\$7.80	\$11.70	\$15.60	\$19.50
35-39	\$2.75	\$5.50	\$11.00	\$16.50	\$22.00	\$27.50
40-44	\$4.75	\$9.50	\$19.00	\$28.50	\$38.00	\$47.50
45-49	\$5.90	\$11.80	\$23.60	\$35.40	\$47.20	\$59.00
50-54	\$9.45	\$18.90	\$37.80	\$56.70	\$75.60	\$94.50
55-59	\$11.95	\$23.90	\$47.80	\$71.70	\$95.60	\$119.50
60-64	\$16.20	\$32.40	\$64.80	\$97.20	\$129.60	\$162.00
65-69	\$17.45	\$34.90	\$69.80	\$104.70	\$139.60	\$174.50
70+	\$19.75	\$39.50	\$79.00	\$118.50	\$158.00	\$197.50

## Spouse Coverage (Based on Associate's age)

### Monthly Rates

Attained Age	\$2,500	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000
Under 25	\$0.68	\$1.35	\$2.70	\$4.05	\$5.40	\$6.75
25-29	\$0.73	\$1.45	\$2.90	\$4.35	\$5.80	\$7.25
30-34	\$0.98	\$1.95	\$3.90	\$5.85	\$7.80	\$9.75
35-39	\$1.38	\$2.75	\$5.50	\$8.25	\$11.00	\$13.75
40-44	\$2.38	\$4.75	\$9.50	\$14.25	\$19.00	\$23.75
45-49	\$2.95	\$5.90	\$11.80	\$17.70	\$23.60	\$29.50
50-54	\$4.73	\$9.45	\$18.90	\$28.35	\$37.80	\$47.25
55-59	\$5.98	\$11.95	\$23.90	\$35.85	\$47.80	\$59.75
60-64	\$8.10	\$16.20	\$32.40	\$48.60	\$64.80	\$81.00
65-69	\$8.73	\$17.45	\$34.90	\$52.35	\$69.80	\$87.25
70+	\$9.88	\$19.75	\$39.50	\$59.25	\$79.00	\$98.75

### Are there any exclusions or limitations?

Exclusions and limitations vary by state and by your employer's plan. Please review your certificate of coverage for details.

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If you are newly hired, experienced a Qualifying Change in Status\* or during Open Enrollment, login to [www.myingrambenefits.com](http://www.myingrambenefits.com). Our company key is Ingram.

Voya Benefits Customer Service 877-236-7564

Ingram Benefits Department 800-876-7266

Ingram Benefits Website [www.ingrambenefits.com](http://www.ingrambenefits.com)

To learn more or file claims, you can also visit <https://presents.voya.com/EBRC/IngramIndustries>

\*For a list of Qualifying Change in Status events, please check your benefits materials or visit [www.ingrambenefits.com](http://www.ingrambenefits.com)

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 and conditions of the group policy. If there is any discrepancy between this document and the group policy documents, the policy documents will govern. To keep coverage in force, premiums are payable up to the date of coverage termination. Critical Illness Insurance is underwritten by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies. Policy form #RL-CI4-POL-16; Certificate form #RL-CI4-CERT-16; Spouse Critical Illness Rider form #RL-CI4-SPR-16; Children's Critical Illness Rider form #RL-CI4-CHR-16; Wellness Benefit Rider form #RL-CI4-WELL-16; Waiver of Premium Rider form #RL-CI4-WOP-16. Form numbers, provisions and availability may vary by state and employers plan.

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