



# **CRITICAL ILLNESS INSURANCE FOR**

## **CENTRAL STATES INDEMNITY OF OMAHA**

Presented by



**WELLFLEET**  
WORKPLACE

A personalized guide to understanding your Critical Illness coverage



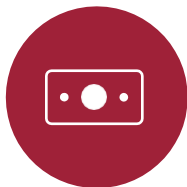
# CRITICAL ILLNESS INSURANCE

## Benefit Summary



### What is Critical Illness Insurance?

This coverage pays a lump-sum benefit following the diagnosis of a critical illness, such as a heart attack, cancer, or stroke. It can help protect you and your family from the financial challenges that can come from a critical illness.



### Use your benefits any way you like.

Benefit proceeds can be used however you want, whether it's toward your medical bills, student loans or childcare expenses. It's up to you.



### Who can be covered?

The coverage offered by your employer allows you to cover yourself, and your spouse and children. Note that you may only cover other family members if you are insured by this coverage yourself.

Approximately every  
**40 seconds**  
an American will have a  
heart attack.<sup>1</sup>

Each year in the United  
States, more than  
**1.6 million people**  
are diagnosed with  
cancer.<sup>2</sup>

**24 million people  
or 10% of adults**  
are carrying debt from  
medical expenses that  
they had to pay out of  
pocket in the past year.<sup>3</sup>





## What's the difference between health insurance & Critical Illness Insurance?

**Health insurance** covers medical expenses and pays your provider directly but may leave you responsible for some out-of-pocket costs. The amount paid depends on your coverage, the type of care and whether you've hit your out-of-pocket maximum.

**Critical Illness Insurance** is supplemental coverage that can complement your health insurance and help cover your out-of-pocket expenses. The benefit amount is based upon the diagnosis of a critical illness, is paid to you directly and can be used however you like.

Let's say you carry health insurance and Critical Illness Insurance, and you go to the hospital, where you are diagnosed with having had a stroke. Your health insurance will pay the treating providers for some or all your medical expenses. Your Critical Illness Insurance will pay you a lump sum directly that can be used however you like. You could put it toward uncovered medical expenses, like co-pays, or use it to cover your rent, or to replace lost income during treatment or recovery.

### Coverage highlights:

- No health questions asked
- Select the coverage amount that fits your life
- Affordable premiums
- Convenient payroll deductions
- Simplified claims-filing with dedicated support
- If you leave your employer, you may be able to take your coverage with you at the same rate

**23%** of Americans report forgoing one or more types of health care in the past year due to affordability.<sup>3</sup>

**\$20,246**  
Average cost of a heart attack.<sup>4</sup>

Alzheimer's disease affects about **5.7 million Americans**.<sup>5</sup>





## How does it work?

The amount paid is based on the benefit amount you elect from the chart below. Critical Illness benefits are paid for the initial occurrence, reoccurrences of the same critical illness and occurrences of a different critical illness, up to the elected maximum payment. There is no wait between initial occurrences and different critical illnesses. Reoccurrences of the same critical illness can be paid six months after the initial critical illness. Check your benefit schedule for more details around the covered critical illnesses.

Coverage	Amount range	Maximum payout
Employee	\$10,000 - \$20,000	Unlimited
Spouse	\$5,000 - \$10,000	
Child(ren)	\$2,500 - \$5,000	

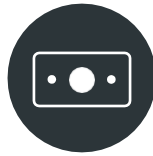


### Choose to Enroll

in Critical illness coverage through your employer.



**File a Critical Illness claim** for a qualifying critical illness **over the phone or via US mail.**



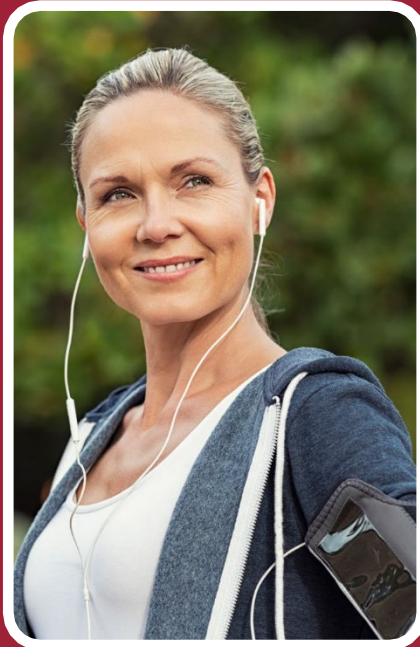
**Benefits are paid directly to you** based on the diagnosed critical illness and whether it is an initial occurrence, a reoccurrence of the same critical illness or an occurrence of a different critical illness.





## BENEFIT SNAPSHOT: AMY'S HEART ATTACK

**Critical Illness Insurance coverage:** Base coverage with unlimited maximum payout **Benefit amount elected by Amy:** \$20,000



As a longtime runner and yogi, Amy was in great shape, which is why she never expected to have a heart attack at the age of 48. Amy was even more surprised when she had a second heart attack the following year, at which point she underwent coronary artery bypass.

Fortunately for Amy, she'd enrolled in her employer's Critical Illness plan. Having these benefits helped offset the medical bills not covered by insurance, cover her regular bills and replace lost income during her recovery.

### **Amy's Critical Illness policy provided these benefits:**

First occurrence:	<b>\$20,000</b>
Reoccurrence:	<b>\$20,000</b>
Coronary artery bypass:	<b>\$20,000</b>
Total benefits paid:	<b>\$60,000</b>



## What benefits are included in my coverage?

Your Critical Illness Insurance includes a range of covered critical illnesses and benefits, as outlined below. A percentage of the total benefit is paid for spouse and child coverage. For additional details, see your certificate.

CRITICAL ILLNESS PLAN BENEFITS	
<b>Critical Illness Benefits</b>	
Heart Attack	100%
Stroke	100%
Major Organ Failure	100%
End Stage Renal Failure	100%
Benign Brain Tumor	100%
Bone Marrow or Stem Cell Transplant	25%
Coronary Artery Bypass Surgery	25%
<b>Cancer Benefits</b>	
Cancer Benefits	100%
Carcinoma in Situ	25%
Skin Cancer	10%
<b>Enhanced Package</b>	
Coma	100%
Paralysis	100%
Loss of Hearing	100%
Loss of Sight	100%
Sudden Cardiac Arrest	100%
Aneurysm	10%
Angioplasty	10%
Transient Ischemic Attacks	10%
Severe Burns	100%
Muscular Dystrophy	100%
Occupational HIV	100%
Hepatitis B or C	100%
Type 1 Diabetes	100%
<b>Progressive Disease Benefits</b>	
ALS	100%
Parkinson's Disease	100%
Advanced Dementia	100%
Multiple Sclerosis	100%
Systemic Lupus	50%



<b>Myasthenia Gravis</b>	50%
<b>Addison's Disease</b>	50%
<b>Huntington's Disease</b>	25%
<b>Infectious Disease</b>	25%
<b>Systemic Sclerosis</b>	25%
<b>Additional Childhood Conditions</b>	
<b>Cerebral Palsy</b>	100%
<b>Premature Birth (10 month waiting period)</b>	100%
<b>Genetic Disorder</b>	100%
<b>Congenital Defect</b>	100%
<b>Congenital Metabolic Disorders</b>	100%
<b>Optional Riders &amp; Benefits</b>	
<b>Health Screening Benefits Rider (1 test per insured per benefit year)</b>	\$50

## How much does it cost?

The cost of coverage is based upon the covered person's age. See the rate chart below to determine your exact costs. To cover your spouse and/or child[ren], refer to the rate chart below. Note that the cost of coverage is based upon the covered person's age.

### MONTHLY RATES

\$10,000 Non-Tobacco				
Age Band	Employee	Employee & Spouse	Employee & Child	Family
< 25	\$3.80	\$6.11	\$8.43	\$10.74
25-29	\$4.11	\$6.59	\$8.74	\$11.22
30-34	\$4.60	\$7.31	\$9.23	\$11.94
35-39	\$5.83	\$9.15	\$10.45	\$13.78
40-44	\$7.59	\$11.79	\$12.21	\$16.42
45-49	\$10.76	\$16.55	\$15.38	\$21.18
50-54	\$14.80	\$22.61	\$19.43	\$27.24
55-59	\$19.59	\$29.81	\$24.22	\$34.44
60-64	\$26.62	\$40.35	\$31.25	\$44.98
65-69	\$36.65	\$55.40	\$41.28	\$60.02
70+	\$42.70	\$64.47	\$47.33	\$69.10

\$10,000 Tobacco				
Age Band	Employee	Employee & Spouse	Employee & Child	Family
< 25	\$5.53	\$8.71	\$12.62	\$15.80
25-29	\$6.06	\$9.51	\$13.16	\$16.61
30-34	\$6.88	\$10.73	\$13.97	\$17.83
35-39	\$8.95	\$13.84	\$16.04	\$20.93
40-44	\$11.91	\$18.29	\$19.01	\$25.38
45-49	\$17.25	\$26.30	\$24.35	\$33.39
50-54	\$24.06	\$36.51	\$31.16	\$43.61
55-59	\$32.15	\$48.63	\$39.24	\$55.73
60-64	\$43.99	\$66.40	\$51.08	\$73.49
65-69	\$60.89	\$91.75	\$67.98	\$98.84
70+	\$71.09	\$107.05	\$78.18	\$114.14

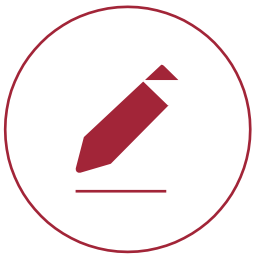


### \$20,000 Non-Tobacco

Age Band	Employee	Employee & Spouse	Employee & Child	Family
< 25	\$6.33	\$9.91	\$14.55	\$18.13
25-29	\$6.96	\$10.86	\$15.19	\$19.08
30-34	\$7.93	\$12.31	\$16.15	\$20.53
35-39	\$10.38	\$15.99	\$18.61	\$24.22
40-44	\$13.90	\$21.27	\$22.13	\$29.50
45-49	\$20.24	\$30.78	\$28.47	\$39.01
50-54	\$28.33	\$42.91	\$36.55	\$51.13
55-59	\$37.92	\$57.29	\$46.15	\$65.52
60-64	\$51.98	\$78.38	\$60.20	\$86.61
65-69	\$72.04	\$108.47	\$80.26	\$116.70
70+	\$84.14	\$126.63	\$92.37	\$134.86

### \$20,000 Tobacco

Age Band	Employee	Employee & Spouse	Employee & Child	Family
< 25	\$9.79	\$15.10	\$22.95	\$28.26
25-29	\$10.86	\$16.71	\$24.02	\$29.86
30-34	\$12.49	\$19.15	\$25.65	\$32.31
35-39	\$16.63	\$25.36	\$29.78	\$38.51
40-44	\$22.56	\$34.25	\$35.71	\$47.41
45-49	\$33.24	\$50.28	\$46.40	\$63.43
50-54	\$46.86	\$70.71	\$60.02	\$83.86
55-59	\$63.02	\$94.95	\$76.18	\$108.11
60-64	\$86.71	\$130.48	\$99.86	\$143.63
65-69	\$120.51	\$181.18	\$133.67	\$194.34
70+	\$140.90	\$211.77	\$154.06	\$224.93



## How do I enroll?

You can enroll in your company's Critical Illness Insurance during enrollment, your new hire period or because of a qualifying life event. To request a personalized enrollment form or schedule an appointment to enroll over the phone please visit the Central States enrollment website. <https://wellfleetworkplace.com/centralstatesindemnity/>



## Who provides my coverage?

Your Critical Illness coverage is provided by Wellfleet, a Berkshire Hathaway company. At Wellfleet, we are focused on providing customer-centric insurance solutions that protect people against risk through every stage of life – from grade school to college, the workplace and beyond. The administration of your Critical Illness Insurance coverage is managed by Bay Bridge Administrators, a full-service third-party administrator.





## Exclusions & limitations

This is not a complete disclosure of plan qualifications and limitations. Benefits and riders may vary by state and may not be available in all states. In addition to any benefit-specific exclusion, benefits under the policy and any attached rider(s) will not be payable for any loss caused in whole or part by or resulting in whole or part from the following:

- A specified health event for the insured or covered spouse, or for a specified health event for the covered dependent child(ren) occurring prior to the effective date of coverage for a covered person
- Any condition not specifically listed as a specified health event for the insured or covered spouse or for a specified health event for the covered dependent child(ren)
- Suicide or attempt at suicide, or intentional self-inflicted injury or sickness
- Participation in any activity or event, including the operation of a vehicle, while under the influence of a controlled substance (unless administered by a physician or taken according to the physician's instructions), or while intoxicated as defined by the law of the jurisdiction in which the cause of the loss occurs
- Use of alcohol, drugs or narcotics
- Commission of or attempt to commit an assault or felony
- Engaging in illegal activity or occupation
- Declared war or any act of declared war



### Questions?

Contact the Customer Care Team at 855-664-5838 with questions about the offered Critical Illness coverage.

1 American Heart Association. (2019). Heart disease & stroke stats at a glance. Retrieved from [https://professional.heart.org/idc/groups/ahamh-public/@wcm/@sop/@smd/documents/downloadable/ucm\\_503396.pdf](https://professional.heart.org/idc/groups/ahamh-public/@wcm/@sop/@smd/documents/downloadable/ucm_503396.pdf).

2 National Cancer Institute. Cancer Prevalence and Cost of Care Projection. Accessed June 29, 2018. 3

Federal Reserve. (May 2017). Report on the Economic Well-Being of U.S. Households in 2016. Retrieved from: <https://disabilitycanhappen.org/disability-statistic/>.

4 Matthew, Michael. (2018, May 1). The 35 most expensive reasons you might have to visit a hospital in the US – and how much it costs if you do. Retrieved from: <https://www.businessinsider.com/most-expensive-health-conditions-hospital-costs-2018-2>

5 Hurd MD, Martorell P, Delavande A, Mullen KJ, Langa KM. Monetary costs of dementia in the United States. N Engl J Med 2013;368(14):1326-34. Retrieved from: <https://www.cdc.gov/aging/aginginfo/alzheimers.htm>

This document is meant to highlight some, but not all the features Wellfleet coverage provides. It is not an insurance contract. Wellfleet Workplace Benefits provide limited benefits and is not a substitute for mandated ACA healthcare coverage. Like most supplemental offerings these benefits may have state-specific variations, and some product offerings and details may not be available in all states. Rates are subject to change. Wellfleet reserves the right to raise premium rates with proper notice as noted in the policy and proposal.

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