



Wellfleet Workplace Critical Illness Insurance FAQs

Can I enroll for this insurance without having a medical exam?

It depends on your group's plan. In some instances, you need to answer medical questions; in others, you do not. See your certificate or benefit summary for more information.

What does Critical Illness Insurance cover?

This coverage pays a lump-sum benefit following the diagnosis of a critical illness, such as cancer, a heart attack or stroke.

What is the difference between health insurance and 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 based upon the critical illness diagnosis, 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.

Who receives the benefits?

Benefits are paid directly to you based on the type of critical illness, the benefit amount elected and if it is an initial occurrence, reoccurrence of the same critical illness or occurrence of a different critical illness, up to the elected maximum payment.

How can I use the benefit payment?

Benefit proceeds can be used however you want—from your medical bills to your mortgage, utility bills, student loans or childcare costs. It's totally up to you.

What happens if I have a reoccurrence of a critical illness?

If your coverage includes a reoccurrence benefit, an additional benefit will be paid for a reoccurrence of a critical illness if an initial occurrence benefit has already been paid, and the waiting period (minimum length of time) between the initial occurrence and the reoccurrence has been met. See your certificate or benefit summary for additional details.

Where can I find my certificate?

Once you are enrolled in coverage and your policy is in effect, , simply contact your employer or association for a copy of your certificate.

Do I have to wait a certain length of time to receive a benefit for the diagnosis of one type of covered critical illness and a different type of critical illness?

No. There is no wait time (minimum length of time) between the initial occurrence of a critical illness and the occurrence of a different critical illnesses.

How do I file a claim?

Claims can be submitted telephonically, or by US mail or fax. Contact your employer or association for a claim form.

How do I get paid?

If your claim is approved, you will be paid a lump-sum based on the critical illness, the benefit amount elected and whether it is an initial occurrence, reoccurrence of the same critical illness or a different critical illness. See your certificate or benefit summary for more details around covered critical illnesses.

How long does it take to process a claim?

Critical Illness claims are typically processed within 5 business days.

If your policy has a Health Screening Benefit and you submit your claim telephonically, payment for that benefit is usually processed within 1 business day. Claims submitted via US mail or fax are have a standard turnaround time of 2 business days, upon receipt.

Who provides my coverage?

Your Critical Illness Insurance 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 birth to college, the workplace and beyond.

If my employment or membership status changes, can I take my coverage with me?

Yes, you can take this coverage with you if you leave your employer or association. You may even be able to take it with you at the same group rate.

Does this coverage have exclusions?

Yes, exclusions vary by Critical Illness policy but typically include the list below. 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

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. For complete details contact your Wellfleet Sales Representative.

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WB Critical Illness Insurance 20 – 100044 – 08012020