

Critical Illness Insurance

Financial relief at a critical time



Modern medicine has greatly improved the odds of beating a critical illness. But the cost of that fight—while keeping up with everyday expenses—can put a strain on your finances. While most major medical plans help with care and treatment expenses, there are plenty of other costs that can add financial pressure to an already stressful situation. Select Benefits critical illness insurance can help.



How it works

If you are diagnosed with a covered condition after the policy is in effect, you will receive a lump-sum benefit payment based on the terms of your policy and the diagnosis.

Benefits are paid directly to you and do not coordinate with any other insurance coverage you have.



Why critical illness insurance?

Critical illness insurance can provide some financial relief after a serious medical condition.

Select Benefits critical illness insurance can be used for anything—whether it's transportation, child care or other expenses—allowing you to concentrate on your recovery rather than your finances.

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What's covered

Conditions are grouped into four categories. The maximum benefit you can receive from a category equals 100% of your benefit amount. At least 12 months must pass between the diagnoses of critical illnesses before an additional lump-sum payment can be made. However, if you receive a benefit at 25% for the initial critical illness of a particular category and later are diagnosed with a different illness within the same category, you could receive an additional lump-sum payment up to the maximum amount for that category without waiting for 12 months to pass between diagnoses.¹

	Covered critical illness conditions ¹	% of benefit amount paid*
Category 1	• Invasive cancer	100%
	• Minor cancer	25%
Category 2	• Heart attack • Stroke	100%
	• Coronary artery disease needing surgery or angioplasty	25%
Category 3	<ul style="list-style-type: none"> • Coma due to accident • Occupational HIV infection due to accident • Loss of sight* • Loss of speech* • Loss of hearing* • Major organ failure • End-stage renal disease • Paralysis due to accident • Severe burns 	100%
Category 4	<ul style="list-style-type: none"> • Multiple sclerosis • Parkinson's disease • Advanced Alzheimer's disease • Amyotrophic lateral sclerosis (ALS) and other motor neuron diseases 	100%

* Due to accident or specified disease.

Covered conditions are paid at the amount shown in the policy until you reach your 70th birthday. At age 70, the benefit reduces to 50% of your coverage amount.

Spouse and child coverage

If offered by your employer, spousal benefits are available for up to 50% of your coverage amount. Dependent child benefits are available at 25% of your coverage amount, up to \$10,000.

Claims Example

Meet Sarah and Andrew

In addition to their health insurance, Sarah and Andrew are both enrolled in the Select Benefits critical illness insurance policy offered through work. That means that when unexpected illnesses occur, they can count on an additional layer of protection to help with their expenses.

Sarah and Andrew are each covered under a \$20,000 benefit.



Sarah

Sarah went in for treatment after doctors discovered she had early-stage breast cancer.* They used a combination of surgery and radiation therapy to treat the cancer, and Sarah's critical illness benefit went toward her deductible and coinsurance, as well as toward other added costs while she was recovering.

Minor cancer

Benefit paid:

25% of benefit amount = \$5,000

Out-of-pocket medical costs = \$4,500

Child care = \$300

Parking and transportation = \$200



Andrew

After Andrew suffered a heart attack, he had more than just medical costs on his mind. With two days spent in the hospital and another three months recovering at home, he welcomed the financial support the benefit provided to help with a variety of related health costs and help recoup his lost income.

Heart attack

Benefit paid:

100% of benefit amount = \$20,000

Out-of-pocket medical costs = \$5,500

Lost income = \$14,500

For illustrative purposes only. *Diagnosed as ductal carcinoma in situ.



DID YOU KNOW?

Over 45% of people with cardiovascular disease suffer financial hardship from their medical bills.²

[Turn the page to learn more >](#)

Why enroll?

A cancer diagnosis, heart attack or other life-altering condition usually leads to unknown and unexpected costs. And some of these—such as transportation, child care, mortgage payments and more—aren't covered by health insurance. Select Benefits critical illness insurance can help pay for these additional costs while you focus on your recovery.

In addition to a lower group rate, enrolling in Select Benefits critical illness insurance through your employer also means:

- **Guaranteed issue amounts with no medical underwriting³**
- **Easy enrollment**
- **Convenient payroll deduction**

Get started

- ✓ Review your enrollment materials.
- ✓ Follow the steps outlined by your benefits team.
- ✓ Complete the enrollment process.

**Don't miss your opportunity to enroll in this valuable coverage at work.
To get started, talk to your HR or benefits representative.**



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Critical illness policies, insured by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004, are not available in all U.S. states or any U.S. territory. They are designed to provide benefits at a preselected, fixed dollar amount for covered conditions. They are not a replacement for major medical or other comprehensive coverage, and do not satisfy the minimum essential coverage requirements of the Affordable Care Act. Base policy form number is SBC-00500 8/12. Coverage may be subject to exclusions, limitations, reductions and termination of benefit provisions. For costs and complete details of the coverage, contact your HR representative.

Select Benefits critical illness insurance has a preexisting conditions limitation.¹ Benefits may be taxable. Contact your benefits representative to learn more.

¹ May vary by state.

² "Medical Bills Financially Burden Almost Half of Cardiovascular Disease Patients." American College of Cardiology. Published Feb. 12, 2019, on <https://www.acc.org/about-acc/press-releases/2019/02/12/10/14/medical-bills-financially-burden-almost-half-of-cardiovascular-disease-patients>.

³ Late entrants and those who elect coverage over the guaranteed issue amount outlined in the plan design will have to complete a medical questionnaire.