



## Compass Critical Illness Insurance

### Benefits at a glance

An affordable way to help protect against the financial stress of a serious illness.

For the employees of:

Baystate Health

Do you know someone who has had a serious illness like a heart attack or stroke? You probably do but don't expect to ever experience one yourself. The problem is, no one thinks it could happen to them and when it does, they may not be prepared for the financial ramifications. On top of the medical bills, there are still everyday expenses to pay for, which can be challenging during recuperation. Plus, you may need help with day-to-day tasks like house maintenance, child care and transportation. That's where Critical Illness Insurance can help.

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## What is Critical Illness Insurance?

Critical Illness Insurance 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 to meet your needs. 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.
- **Payroll deductions:** Premiums are paid through convenient payroll deductions.
- **Portable:** If you leave your current employer, you can take your coverage with you.

## For what critical illnesses and conditions are benefits available?

Critical Illness Insurance provides a benefit payment for the following illnesses and conditions. Covered illnesses/conditions are broken out into groups called “modules”. Benefits are paid at 100% of the Maximum Critical Illness Benefit amount unless otherwise stated. For a complete description of your benefits, along with applicable provisions, conditions on benefit determination, exclusions and limitations, see your certificate of insurance and any riders.

### Base Module

- Heart attack
- Stroke
- Coronary artery bypass (25%)
- Coma
- Major organ failure
- Permanent paralysis
- End stage renal (kidney) failure

### Module A

- Benign brain tumor
- Deafness
- Occupational HIV
- Blindness

### Cancer Module

- Cancer
- Skin cancer (10%)
- Carcinoma in situ (25%)

## How can Critical Illness Insurance help?

Below are a few examples of how your Critical Illness Insurance benefit could be used (coverage amounts may vary):

- Medical expenses, such as deductibles and copays
- Child care
- Home healthcare costs
- Mortgage payment/rent and home maintenance

## Who is eligible for Critical Illness Insurance?

- **You**—all active employees:
  - All Baystate and Baycare Employees working a minimum of 16 hours per week
  - BVNAH Employees working a minimum of 15 hours per week
- **Your spouse\***— under age 70. Coverage is available only if employee coverage is elected.
- **Your children**— to age 26. Coverage is available only if employee coverage is elected

\*The use of “spouse” in this document means a person insured as a spouse as described in the certificate of insurance or rider. Please contact your employer for more information.

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## When is my coverage effective?

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

### 2017 Open Enrollment

- Your coverage becomes effective on January 1, 2018, following the election of coverage. Coverage for your spouse and/or children becomes effective on the same date as your coverage.

### New Hires

- Coverage becomes effective at 12:01 AM on the latest of the following:
  - First of the following month after you complete your enrollment.
  - The first day of the month following the date you return to active employment, if you are not in active employment when your coverage would otherwise become effective.
- Coverage for your spouse and/or children becomes effective on the same date as your coverage.

## What Critical Illness Benefit am I eligible for?

- For you
  - You have the opportunity to purchase a Critical Illness Benefit of \$10,000 or \$20,000.
- For your spouse
  - You also have the opportunity to purchase a Critical Illness Benefit of \$5,000 or \$10,000 for your spouse.
- For your children
  - You also have the opportunity to purchase a Critical Illness Benefit \$5,000 or \$10,000 for each covered child.

## How many times can I receive the Maximum Critical Illness Benefit?

Usually you are only able to receive the Maximum Critical Illness Benefit once for each covered condition. Your plan includes the Recurrence Benefit, which allows you to receive a benefit for the same condition a second time. It's important to note that in order for the second occurrence of the illness to be covered, it must occur after 12 consecutive months without the occurrence of any covered critical illness named in your certificate, including the illness from the first benefit payment.

If you have reached the benefit limit by receiving the maximum benefit for each covered condition, you may choose to end your coverage; however, if you have coverage for your spouse and/or children, you must continue your coverage in order to keep their coverage active. Please see your certificate of coverage for details.

## Meet Julie

When Julie looks at her life, she thinks she's in pretty good health. Sure, she has a sedentary job, but Julie feels she offsets sitting 40 hours a week by eating fairly well, getting enough sleep and taking regular walks around her neighborhood. That's why the heart attack she suffered just three months after her 42<sup>nd</sup> birthday came as such a shock. While Julie is expected to make a full recovery, her recuperation could have been more challenging had it not been for the benefit paid by her Critical Illness Insurance.

### Expenses incurred over two months:

|                 |   |
|-----------------|---|
| \$5,000         | Out-of-pocket medical expenses                                    |
| \$2,800         | Mortgage  |
| \$1,500         | Food and utilities  |
| \$800           | Car payment   |
| \$150           | Car insurance   |
| \$500           | Other living expenses   |
| <b>\$10,750</b> | <b>Total out-of-pocket expenses</b>                               |
| <b>\$10,000</b> | <b>Maximum Critical Illness Benefit paid under Julie's policy</b> |

The amounts shown are for illustrative purposes only. Actual costs/results may vary. The benefit amount assumes a Maximum Critical Illness Benefit of \$10,000 of base coverage. Your employer may offer/provide different amounts or options.

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## What does my Critical Illness Insurance include?

The benefits listed below are included with your Critical Illness Insurance coverage. There may be some variation by state. For a list of standard exclusions and limitations, please refer to the end of this document. For a complete description of your available benefits, exclusions and limitations, see your certificate of insurance and any riders.

- **Wellness Benefit:** This provides an annual benefit payment if you complete a health screening test. You may only receive a benefit payment once per year, even if you complete multiple health screening tests.
  - Examples of health screening tests include but are not limited to: Pap test, serum cholesterol test for HDL and LDL levels, mammography, colonoscopy, and stress test on bicycle or treadmill.
  - The annual benefit amount is \$100 for completing a health screening test.
  - If your spouse or children are covered for Critical Illness Insurance, they are also covered by the Wellness Benefit. Your spouse's benefit amount is also \$100. The benefit for child coverage is 50% (\$50) of your wellness benefit amount per child with an annual maximum of \$200 for all children.

## What optional benefits are available?

You may choose to include the optional benefits below with your critical illness coverage. For a list of standard exclusions and limitations, please refer to the end of this document. For a complete description of your available benefits, along with applicable provisions, exclusions and limitations, see your certificate of insurance and any riders.

- **Spouse\* Critical Illness Insurance:** If you have coverage on yourself, you may enroll your spouse, as long as your spouse is under age 70 and is not covered under your employer's plan as an employee.
  - Your spouse will be covered for the same critical illness benefits as you are.
  - Your spouse will be able to receive a benefit the same number of times as you, as outlined above.
  - Guaranteed issue: No medical questions or tests are required for coverage

\*The use of "spouse" in this form means a person insured as a spouse as described in the certificate of insurance or benefit. Please contact your employer for more information.

- **Children's\* Critical Illness Insurance:** If you have critical illness coverage on yourself, your natural children, stepchildren, adopted children, or children for whom you are a legal guardian, are eligible to be covered under your employer's plan, up to the age of 26.
  - Your children will be covered for the same covered conditions as you are with the exception of carcinoma in situ and coronary artery bypass; however, actual benefit amounts may vary.
  - Your children will be able to receive a benefit the same number of times as you, as outlined above.
  - One premium amount covers all of your eligible children.
  - Guaranteed issue: No medical questions or tests are required for coverage.
  - If both you and your spouse are covered under the policy as an employee, then only one, but not both, may cover the same children for Critical Illness Insurance. If the parent who is covering the children stops being insured as an employee then the other parent may apply for children's coverage.

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

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## How much does Critical Illness Insurance cost?

See the chart below for the premium amounts.  
Rates shown are guaranteed until January 1, 2021.

| Employee Coverage<br>Bi-Weekly Rates (26 pay periods)<br>Includes Wellness Benefit Rider |          |          |              |          |          | Spouse Coverage*<br>Bi-Weekly Rates (26 pay periods)<br>Includes Wellness Benefit Rider |         |          |              |         |          | Children Coverage<br>Bi-Weekly Rates (26 pay periods)<br>All Eligible Employees<br>Includes Wellness Benefit Rider |        |
|--|----------|----------|--------------|----------|----------|---|---------|----------|--------------|---------|----------|--|--------|
| Non-Tobacco User   |          |          | Tobacco User |          |          | Non-Tobacco User  |         |          | Tobacco User |         |          | Coverage Amount  | Rate   |
| Issue Age  | \$10,000 | \$20,000 | Issue Age    | \$10,000 | \$20,000 | Issue Age   | \$5,000 | \$10,000 | Issue Age    | \$5,000 | \$10,000 |  |        |
| Under 25   | \$1.85   | \$2.49   | Under 25     | \$2.17   | \$3.14   | Under 25  | \$1.62  | \$2.03   | Under 25     | \$1.82  | \$2.45   | \$5,000  | \$0.82 |
| 25-29  | \$1.89   | \$2.58   | 25-29        | \$2.26   | \$3.32   | 25-29   | \$1.66  | \$2.12   | 25-29        | \$1.87  | \$2.54   | \$10,000   | \$1.65 |
| 30-34  | \$2.12   | \$3.05   | 30-34        | \$2.63   | \$4.06   | 30-34   | \$1.73  | \$2.26   | 30-34        | \$2.05  | \$2.91   |  |        |
| 35-39  | \$2.72   | \$4.25   | 35-39        | \$3.74   | \$6.28   | 35-39   | \$2.10  | \$3.00   | 35-39        | \$2.65  | \$4.11   |  |        |
| 40-44  | \$3.60   | \$6.00   | 40-44        | \$5.08   | \$8.95   | 40-44   | \$2.63  | \$4.06   | 40-44        | \$3.42  | \$5.63   |  |        |
| 45-49  | \$4.94   | \$8.68   | 45-49        | \$7.52   | \$13.85  | 45-49   | \$3.48  | \$5.77   | 45-49        | \$4.92  | \$8.63   |  |        |
| 50-54  | \$6.78   | \$12.37  | 50-54        | \$10.80  | \$20.40  | 50-54   | \$4.87  | \$8.54   | 50-54        | \$7.22  | \$13.25  |  |        |
| 55-59  | \$9.32   | \$17.45  | 55-59        | \$15.32  | \$29.45  | 55-59   | \$6.67  | \$12.14  | 55-59        | \$10.29 | \$19.38  |  |        |
| 60-64  | \$13.48  | \$25.75  | 60-64        | \$22.80  | \$44.40  | 60-64   | \$9.37  | \$17.54  | 60-64        | \$15.35 | \$29.49  |  |        |
| 65-69  | \$19.38  | \$37.57  | 65-69        | \$29.63  | \$58.06  | 65-69   | \$13.50 | \$25.80  | 65-69        | \$19.82 | \$38.45  |  |        |
| 70+  | \$24.65  | \$48.09  | 70+          | \$37.57  | \$73.94  | 70+   | \$16.82 | \$32.45  | 70+          | \$24.92 | \$48.65  |  |        |

\*Spouse rates are based on the age of the employee.

## Exclusions and Limitations

Benefits are not payable for any critical illness caused in whole or directly by any of the following\*:

- Participation or attempt to participate in a felony or illegal activity.
- Suicide, attempted suicide or any intentionally self-inflicted injury, while sane or insane.
- War or any act of war, whether declared or undeclared, other than acts of terrorism.
- Loss that occurs while on full-time active duty as a member of the armed forces of any nation. We will refund, upon written notice of such service, any premium which has been accepted for any period not covered as a result of this exclusion.
- Alcoholism, drug abuse, or misuse of alcohol or taking of drugs, other than under the direction of a doctor.

Benefits reduce 50% for the employee and/or covered spouse on the policy anniversary following the 70<sup>th</sup> birthday, however, premiums do not reduce as a result of this benefit change.

\*See the certificate of insurance and any riders for a complete list of available benefits, along with applicable provisions, exclusions and limitations.

## Who do I contact with questions?

For more information, please call the Mercer Health & Benefits Customer Service Team at (855) 290-5661 between the hours of 8:30 am – 6:00 pm ET.

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, a member of the Voya<sup>®</sup> family of companies. Policy Form #RL-CI3-POL-12; Certificate Form #RL-CI3-CERT-12; and Rider Forms: Spouse Critical Illness Rider Form #RL-CI3-SPR-12, Children's Critical Illness Rider Form #RL-CI3-CHR-12, Wellness Benefit Rider Form #RL-CI3-WELL-12, Recurrence Rider Form #RL-CI3-REC-12 Form numbers, provisions and availability may vary by state.

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