



CRITICAL ILLNESS INSURANCE FOR

Oxford Area School District

Presented by



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 child care 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.¹

Each year in the United States,
more than
1.6 million people
are diagnosed with cancer.²

**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.³



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.³

\$20,246
Average cost of a heart attack.⁴

Alzheimer's disease affects about **5.7 million Americans**.⁵



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 6 months after the initial critical illness. Check your benefit schedule for more details around the covered critical illnesses.

Coverage	Amount range	Maximum payout
Employee	\$10,000.00 - \$30,000.00	Unlimited
Spouse	\$10,000.00 - \$30,000.00	
Child(ren)	\$2,500.00 - \$7,500.00	



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: \$30,000.00



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:	\$30,000.00
Reoccurrence:	\$30,000.00
Coronary artery bypass:	\$7,500.00
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Total benefits paid:	\$67,500.00
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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	Benefit
Critical Illness Benefits	
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%
Cancer Benefits	
Cancer	100%
Carcinoma in Situ	25%
Skin Cancer	5%
Enhanced Package	
Coma	100%
Paralysis	100%
Loss of Hearing	100%
Loss of Sight	100%
Sudden Cardiac Arrest	100%
Aneurism	10%
Angioplasty	10%
Transient Ischemic Attacks	10%
Severe Burns	100%
Occupational HIV	100%
Occupational Hepatitis B or C	100%
Type 1 Diabetes	100%



Progressive Disease Benefits	
ALS	100%
Parkinson's Disease	100%
Advanced Dementia	100%
Multiple Sclerosis	100%
Systemic Lupus	50%
Myasthenia Gravis	50%
Addison's Disease	50%
Huntington's Disease	25%
Infectious Disease	5%
Hospitalization requirement	5 days
Systemic Sclerosis	25%
Additional Optional Riders & Benefits	
Health Screening Benefit Rider:	\$50.00
Number of payments per year, per covered person.	1

Examples of Eligible Screening Events			
Annual exams for adults	Chicken pox immunization	Genetic screening testing for medical diagnosis and treatment	Serum cholesterol HDL/LDL
Blood tests for triglycerides	Colonoscopy	Hepatitis B immunization	Sports physicals
Bone marrow testing	Concussion baseline testing	HPV immunization	Stress test
Bone density screening	Dermatological screenings for skin cancer	Mammography	Tetanus
Breast MRI	Fasting blood glucose test	Pap smear	Virtual colonoscopy
Carotid ultrasound	Flu vaccination	Pneumonia immunization	Well child visits



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.

\$10,000.00 Non- Tobacco Monthly Rates				
Age Bands	Employee	Employee & Spouse	Employee & Child(ren)	Family
0-29	\$5.39	\$10.77	\$7.32	\$12.70
30-39	\$9.31	\$18.61	\$11.23	\$20.55
40-49	\$16.97	\$33.94	\$18.90	\$35.86
50-59	\$32.66	\$65.30	\$34.58	\$67.24
60-64	\$46.21	\$92.41	\$48.13	\$94.34
65-69	\$57.00	\$114.00	\$58.93	\$115.93
70+	\$68.69	\$137.37	\$70.62	\$139.30
\$20,000.00 Non- Tobacco Monthly Rates				
Age Bands	Employee	Employee & Spouse	Employee & Child(ren)	Family
0-29	\$9.69	\$19.36	\$12.14	\$21.81
30-39	\$17.52	\$35.05	\$19.96	\$37.50
40-49	\$32.86	\$65.70	\$35.29	\$68.13
50-59	\$64.22	\$128.43	\$66.66	\$130.88
60-64	\$91.32	\$182.65	\$93.76	\$185.08
65-69	\$112.91	\$225.81	\$115.36	\$228.26
70+	\$136.29	\$272.56	\$138.74	\$275.01
\$30,000.00 Non- Tobacco Monthly Rates				
Age Bands	Employee	Employee & Spouse	Employee & Child(ren)	Family
0-29	\$13.99	\$27.95	\$16.96	\$30.92
30-39	\$25.74	\$51.48	\$28.68	\$54.45
40-49	\$48.74	\$97.45	\$51.68	\$100.40
50-59	\$95.79	\$191.55	\$98.73	\$194.52
60-64	\$136.44	\$272.88	\$139.38	\$275.82
65-69	\$168.82	\$337.63	\$171.78	\$340.60
70+	\$203.89	\$407.75	\$206.86	\$410.72

\$10,000.00 Tobacco Monthly Rates				
Age Bands	Employee	Employee & Spouse	Employee & Child(ren)	Family
0-29	\$8.33	\$16.66	\$10.62	\$18.95
30-39	\$14.93	\$29.87	\$17.22	\$32.15
40-49	\$27.85	\$55.69	\$30.12	\$57.97
50-59	\$54.27	\$108.55	\$56.56	\$110.82
60-64	\$77.11	\$154.21	\$79.39	\$156.50
65-69	\$95.29	\$190.59	\$97.57	\$192.87
70+	\$114.99	\$229.97	\$117.27	\$232.25
\$20,000.00 Tobacco Monthly Rates				
Age Bands	Employee	Employee & Spouse	Employee & Child(ren)	Family
0-29	\$15.57	\$31.15	\$18.72	\$34.30
30-39	\$28.77	\$57.56	\$31.92	\$60.70
40-49	\$54.61	\$109.20	\$57.74	\$112.35
50-59	\$107.46	\$214.91	\$110.61	\$218.05
60-64	\$153.12	\$306.25	\$156.27	\$309.40
65-69	\$189.49	\$379.00	\$192.64	\$382.15
70+	\$228.89	\$457.76	\$232.02	\$460.91
\$30,000.00 Tobacco Monthly Rates				
Age Bands	Employee	Employee & Spouse	Employee & Child(ren)	Family
0-29	\$22.82	\$45.63	\$26.83	\$49.65
30-39	\$42.62	\$85.25	\$46.63	\$89.25
40-49	\$81.37	\$162.70	\$85.36	\$166.72
50-59	\$160.64	\$321.28	\$164.66	\$325.27
60-64	\$229.14	\$458.28	\$233.16	\$462.30
65-69	\$283.69	\$567.40	\$287.71	\$571.42
70+	\$342.79	\$685.55	\$346.78	\$689.57



How do I enroll?

You can enroll in your employer's Cancer-Critical Illness Insurance during your eligible enrollment period. To get started, follow the steps outlined by your plan administrator.



Who provides my coverage?

Your Cancer-Critical Illness coverage is provided by Wellfleet, a Berkshire Hathaway company. Wellfleet is 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.



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 your plan administrator with questions about the offered Critical Illness coverage.

1 American Heart Association. (2021.) Heart disease & stroke statistics-2021 update: a report from the American Heart Association. Retrieved from <https://www.cdc.gov/heartdisease/facts.htm>

2 National Cancer Institute. Cancer Prevalence and Cost of Care Projections external icon. 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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