Frequently Asked Questions

Q. What is Critical Illness insurance?
A. This is coverage that can help cover the extra expenses associated with a serious illness. When a serious illness happens to you or a loved one, this coverage provides you with a lump-sum payment of your choice of either $10,000 or $20,000 in Initial Benefits upon diagnosis. Payments may be used to help pay for expenses generally not covered by medical and disability income coverage. The Total Benefit Amount available to you is 3 times the Initial Benefit Amount you select in the event that you suffer more than one Covered Condition. Payment(s) you receive will be made in addition to any other insurance you may have and may be spent as you see fit.

Q. What types of illnesses are covered under this plan?
A. If you meet the group policy and certificate requirements, Critical Illness insurance provides you with a lump-sum payment upon diagnosis of the following conditions:

- Full Benefit Cancer
- Partial Benefit Cancer
- Heart Attack
- Stroke
- Kidney Failure
- Coronary Artery Bypass Graft
- Alzheimer's Disease
- Major Organ Transplant
- 22 Listed Conditions (see your Outline of Coverage for details)

Q. What happens if I have a recurrence?
A. Your plan pays a Recurrence Benefit for the following covered conditions: Heart Attack, Stroke, Coronary Artery Bypass Graft, Full Benefit Cancer and Partial Benefit Cancer. A Recurrence Benefit is only available if an Initial Benefit has been paid for the Covered Condition. There is a Benefit Suspension Period between Recurrences.

Q. Who is eligible to enroll for this coverage?
A. You and your eligible family members! You just need to apply during your enrollment period. Contact your HR Representative to receive your enrollment form today.
Q. I have a good medical plan at work. Why do I need Critical Illness insurance?

A. Even quality medical and disability income plans don't always cover all of your expenses. For example, your medical coverage may have deductibles and copays and may not cover out-of-network treatments. And if you’re out on disability, only a portion of your income may be covered. With the average person spending thousands of dollars during a time of critical illness and recovery, most people will need the means to cover extra medical and daily living expenses for items like groceries, housing expenses, car payments, and more.

Q. Can I enroll for this coverage without having to take a medical exam?

A. Yes. Provided you are actively at work, your enrollment is guaranteed.

Q. How much does Critical Illness insurance cost?

A. This coverage may be less expensive than you think! You can put this coverage in place as a way to supplement your medical and disability income plans. Exact rates can be found in the materials provided by your employer.

Q. How do I pay for my coverage?

A. Premiums will be conveniently paid through payroll deduction, so you never have to worry about writing a check or missing a payment.

Q. Are payments made directly to me or my health care provider?

A. Payments will be made directly to you, not to the doctors, hospitals or other health care providers. You will receive a check, mailed directly to your home.

Q. What happens if my employment status changes? Can I take my coverage with me?

A. Yes. This coverage is “portable,” meaning you can take it with you if your employment status changes.