

# Voluntary Critical Illness Benefits

## *Especially designed for the employees of:*

### Big Red Liquors



More and more Americans are outliving cancer, stroke, heart disease and other critical illnesses. It's a mixed blessing. On the one hand, it's another chance at life and family. On the other, surviving a critical illness brings with it considerable financial demands at a time when life is already demanding. As a hedge against the lost income, out-of-pocket medical expenses and all the "little things" that add up, there is Voluntary Critical Illness Insurance (VCI) from Reliance Standard.

**You can choose between \$5,000 and \$50,000 of lump sum coverage.** Spouse and Child coverage is also available. The spouse amount may not exceed 100% of the employee amount.

Children may be covered for up to 25% of employee amount.

**\*Guaranteed Issue** for Employee and Spouse is **\$20,000** and all child coverage is **guaranteed issue**.

#### **Critical Illnesses fall into 1 of 3 Categories : Cancer, Cardiovascular, Other**

• <b>Cancer</b>	<b>100% of Insurance Amount</b>
• <b>Carcinoma in SITU</b>	<b>25% of Insurance Amount</b>
• <b>Heart Attack</b>	<b>100% of Insurance Amount</b>
• <b>Stroke</b>	<b>100% of Insurance Amount</b>
• <b>Kidney (Renal) Failure</b>	<b>100% of Insurance Amount</b>
• <b>**Coronary Artery Bypass Surgery</b>	<b>25% of Insurance Amount</b>
• <b>**Major Organ Transplant</b>	<b>100% of Insurance Amount</b>
• <b>Enhanced Plan Includes: Paralysis, Coma, Brain Damage, Blindness, Ruptured Cerebral, Carotid or Aortic Aneurysm</b>	<b>100% of Insurance Amount</b>

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- Lifetime Maximum Benefit per Category is 200% of the Amount of Insurance
  - Subsequent Occurrence Benefit (Different Category) :100% of the Amount of Insurance. Occurrences must be separated by at least 6 months.
  - Re-Occurrence Benefit (Same Category):100% of the Amount of Insurance. Occurrence must be separated by at least 12 months.
  - Benefit Waiting Period - None
  - Portability - The plan is portable, and employees can continue their coverage if you leave employment. Employees are required to complete an application for portability within 30 days of your employment termination date.
  - This is a brief summary of benefits. Please refer to the certificate of coverage for complete provisions, limitations and exclusions.

**Age Reduction Schedule** - This plan has an age reduction schedule of 50% of the original purchase amount at age 70.

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Benefits are subject to a pre-existing condition limitation. A pre-existing condition is any condition in which you have already received medical advice, treatment, or taken prescribed medications for, during the **3 months** prior to your effective date of coverage.

If you file a claim within the first **12 months** of coverage, the look back period of **3 months** from the effective date would apply for pre-existing conditions related to this claim. However, after **12 months** of coverage, the pre-existing condition limitation no longer applies. Any claim for a new condition, or a condition you have not been treated for during the **3 month** look back would be covered.

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### \$50 Health Screening Benefit

To help prevent Critical Illness and for early detection of potential critical health problems, this plan includes annual Health Screening Benefit for screening tests during the year. For Employee, Spouse and Children if applicable. This benefit pays \$50 for one health screening benefit performed during a twelve month period for the Insured, his/her insured dependents. One health screening will be paid per twelve months for dependent children as a group.

#### Covered Health Screening Tests Include:

- Breast ultrasound or mammography
- Blood test for lipids including LDL, HDL and triglycerides
- Chest x-ray
- Colonoscopy
- Pap smear
- PSA (blood test for prostate cancer)
- Stress test on a bicycle or treadmill
- Fasting blood glucose test
- Bone marrow testing
- CA 15-3 (blood test for breast cancer)
- CA 125 (blood test for ovarian cancer)
- CEA
- Flexible sigmoidoscopy
- Hemocult stool analysis
- Serum Protein Electrophoresis (blood test for myeloma)

### BiWeekly EE & Spouse Premiums

Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
<b>Non-Nicotine</b> < 30	0.97	1.94	2.91	3.88	4.85	5.82	6.78	7.75	8.72	9.69
30-39	1.64	3.28	4.92	6.55	8.19	9.83	11.47	13.11	14.75	16.38
40-49	3.18	6.37	9.55	12.74	15.92	19.11	22.29	25.48	28.66	31.85
50-59	5.61	11.22	16.82	22.43	28.04	33.65	39.25	44.86	50.47	56.08
60-69	8.93	17.86	26.79	35.72	44.65	53.58	62.52	71.45	80.38	89.31
70+	8.93	17.86	26.79	35.72	44.65	53.58	62.52	71.45	80.38	89.31

Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
<b>Nicotine</b> < 30	1.52	3.05	4.57	6.09	7.62	9.14	10.66	12.18	13.71	15.23
30-39	2.72	5.45	8.17	10.89	13.62	16.34	19.06	21.78	24.51	27.23
40-49	6.51	13.02	19.52	26.03	32.54	39.05	45.55	52.06	58.57	65.08
50-59	11.12	22.25	33.37	44.49	55.62	66.74	77.86	88.98	100.11	111.23
60-69	17.70	35.40	53.10	70.80	88.50	106.20	123.90	141.60	159.30	177.00
70+	17.70	35.40	53.10	70.80	88.50	106.20	123.90	141.60	159.30	177.00

#### Child Rider Premiums based on bi-weekly deductions

Age	\$1,250	\$2,500	\$3,750	\$5,000	\$6,250	\$7,500	\$8,750	\$10,000	\$11,250	\$12,500
0-26	0.14	0.29	0.43	0.58	0.72	0.87	1.01	1.15	1.30	1.44

One rate for all eligible dependent children in family, regardless of number.

Spouse premiums are based on the spouse's age on the coverage effective date.