



Critical Illness Insurance

New Provider - Cigna

Critical Illness Insurance helps protect your family from financial burden if they're diagnosed with or treated for a covered critical illness.

Sometimes life can be unexpectedly harsh.

At age 56, Greta received some bad news from her doctor. She was diagnosed with a serious illness. Other than herself, Greta wondered how this would affect her family. Fortunately, she did have a **Critical Illness Insurance Policy**.

Critical Illness Insurance can come to the aid of budget-conscious families by helping pay costs associated with the initial occurrence of a serious illness—such as a heart attack and stroke—as defined in the policy.



Click the video thumbnail to watch the video for more information about Cigna's Critical Illness coverage.

\$50 Wellness Benefit!

Critical Illness coverage comes with a \$50 benefit per covered person when you participate in your Wellness Treatment, Health Screening Test, and/or Preventive Care Benefit! Don't miss this added incentive!



Benefits Payable For...

- Nervous System Conditions
- Infectious Conditions
- Paralysis
- Kidney Failure (End-Stage Renal Disease)
- Major Organ Failure

Class	Benefit Amount	Guaranteed Issue Amount
Employee	\$5,000, \$10,000, \$20,000	Up to \$20,000
Spouse	\$5,000, \$10,000, \$20,000	Up to \$20,000
Children	50% of employee amount, including Childhood Conditions.	All Guaranteed Issue

Critical Illness Plan Offerings		
Covered Conditions	Initial Benefit Amount %	Recurrence % of Initial Benefit Amount
Nervous System Conditions Advanced Stage Alzheimer's Disease, Amyotrophic Lateral Sclerosis (ALS), Parkinson's Disease, Multiple Sclerosis, Mild Stage Alzheimer's Disease, Huntington's Disease, Myasthenia Gravis		
Benefit	25%	N/A
Infectious Conditions Bacterial Meningitis, Malaria, Tuberculosis, Necrotizing Fasciitis, Osteomyelitis, Severe Sepsis		
Benefit	25%	25%
Childhood Conditions Cerebral Palsy, Cystic Fibrosis, Muscular Dystrophy, Poliomyelitis, Sickle Cell Anemia, Heart Wall Malformation		
Benefit	100%	N/A
Other Specified Conditions		
Benign Brain Tumor, End-Stage Renal (Kidney) Disease, Paralysis, or Major Organ Failure	100%	100%
Blindness	100%	N/A
Coma, Advanced Obesity, or Pulmonary Embolism	25%	25%
Crohn's Disease	25%	N/A
Additional Benefits		
Hospital Indemnity - Behavioral Health Hospitalization Admission Only Benefit: Pays when a Covered Person is confined to a hospital due to covered Behavioral Health Condition.	Behavioral Health Admission: \$3000 per admission (Limited to 1 benefit every 12 months) The Spouse and Child benefit is 50% respectively, of the benefit.	
Hospital Indemnity – Musculoskeletal Hospitalization Admission Only Benefit: Pays when a Covered Person is confined to a hospital due to any covered Musculoskeletal Condition: Cervicalgia (neck pain), intervertebral disc disorders, gout, lumbago (back pain), osteoarthritis, rheumatoid arthritis, scoliosis, spinal stenosis, spondyloarthropathy (spinal arthritis), or spondylopathy (vertebral spine disease).	Hospital Admission: \$3000 per admission (Limited to 1 day, 1 benefit every 12 months) The Spouse and Child benefit is 50% respectively, of the benefit.	
Wellness Treatment, Health Screening Test & Preventive Care Benefit: The benefit amount shown will be paid regardless of the actual expenses incurred and is paid on a per day basis. Also includes COVID-19 Immunization, Tests, and Screenings. Virtual Care accepted.	Benefit Amount: \$50, 1 per year	

Age	Critical Illness Employee and Spouse Semi-Monthly Costs				
	\$5,000		\$10,000	\$20,000	
	Non-Tobacco	Tobacco	Non-Tobacco	Non-Tobacco	Tobacco
<25	\$1.28	\$1.44	\$2.56	\$5.11	\$5.74
25 to 29	\$1.29	\$1.54	\$2.59	\$5.17	\$6.17
30 to 34	\$1.41	\$1.79	\$2.82	\$5.63	\$7.17
35 to 39	\$1.69	\$2.44	\$3.39	\$6.77	\$9.74
40 to 44	\$2.05	\$3.16	\$4.10	\$8.20	\$12.62
45 to 49	\$2.63	\$4.44	\$5.25	\$10.50	\$17.76
50 to 54	\$3.40	\$5.83	\$6.81	\$13.61	\$23.32
55 to 59	\$4.62	\$8.00	\$9.23	\$18.46	\$32.01
60 to 64	\$5.88	\$9.94	\$11.76	\$23.52	\$39.76
65 to 69	\$7.71	\$12.37	\$15.42	\$30.83	\$49.49
70+	\$9.92	\$15.34	\$19.84	\$39.68	\$61.34

The policy's rate structure is based on attained age, which means the premium will increase annually when there is an age band change.

For a full summary of benefits, click [HERE](#).