



Critical Illness Insurance



Don't Let A Costly Diagnosis Get in the Way of Your Future



What is it?

Critical illness insurance provides financial protection if you or a covered loved one is diagnosed with a major illness – such as a heart attack, stroke, cancer, or major organ failure.

You'll receive a lump sum cash payment that can be used any way you choose. Here are some of the ways you can use this money:



Out-of-pocket health care expenses



Travel expenses to and from treatment



In-home care



¹LIMRA, 2022 Insurance Barometer Study, April 2022.



The Basics of Critical Illness Insurance



Why do you need it?

- It helps pay expenses that health insurance doesn't, like your mortgage or keeping your family fed while you're dealing with your illness.
- To qualify for coverage, **there's no need to answer health questions or pass a medical exam.**
- Allows you to focus on recovery: When faced with a critical illness the last thing you need to worry about is how to pay the bills. **Focus on what's important – getting better.**
- Portable: If you happen to leave your employer, you can **take this coverage with you.***



How Your Coverage Works:

1. If you or a covered loved one is diagnosed with a covered illness, you submit a claim, and we pay you a lump sum cash benefit.
2. You can use the money for any purpose – to help with lost income or to pay everyday expenses like rent, groceries, even childcare.



[Click to view Critical Illness Video](#)

Your Critical Illness Coverage

Class Description: All active, Full-Time and Part-Time Employees of the Employer regularly working a minimum of 20 hours per week in the United States, who are citizens or permanent resident aliens of the United States.

| | Benefit amount | Guaranteed issue amount | Multiple (benefit) payments |
|----------------------|--|-------------------------|-----------------------------|
| Employee | \$5,000 or \$10,000 or \$20,000 | \$20,000 | 100% of the Benefit amount |
| Spouse | 50% of the Employee's elected benefit amount | \$10,000 | 100% of the Benefit amount |
| Dependent Child(ren) | 25% of the Employee's elected benefit amount | \$5,000 | 100% of the Benefit amount |

What are some of the covered Conditions under this plan?

Stroke, Heart attack, Coronary artery disease (with bypass), Coronary artery disease (with coronary intervention), Major organ failure, End stage (renal) kidney failure, Invasive cancer (includes stage 0 breast cancer), Non-invasive cancer, and Skin cancer.





Health Screening Benefits

Health screening benefits

Our health screening benefit provides additional payments for taking care of your health.

| Health screening benefit Provides a payment if you, your covered spouse, and covered dependent child(ren) complete a health screening test. | \$50 per screening, limited to 1 per calendar year ¹ |
|---|---|





Extra financial support in times of need

New York Life Group Benefit Solutions Critical Illness insurance



When faced with a major illness or disease, the last thing you should be worried about is your finances. Our critical illness insurance offers a lump-sum benefit to provide financial help during challenging health times, such as a heart attack, stroke or cancer diagnosis.

You have control over how to use the money.

Who is eligible for critical illness insurance?

All active, Full-Time and Part-Time Employees of the Employer regularly working a minimum of 20 hours per week in the United States, who are citizens or permanent resident aliens of the United States.

What is my coverage?

| | Benefit amount | Guaranteed issue amount* | Multiple (benefit) payments** |
|-----------------------------------|--|--------------------------|-------------------------------|
| Employee | \$5,000 or \$10,000 or \$20,000 | \$20,000 | 100% of the Benefit Amount |
| Spouse/Domestic Partner*** | 50% of the Employee's elected benefit amount | \$10,000 | 100% of the Benefit Amount |
| Dependent Child(ren) | 25% of the Employee's elected benefit amount | \$5000 | 100% of the Benefit Amount |

What are some of the covered conditions under this plan?

Covered Conditions

| | |
|---|------|
| Stroke | 100% |
| Heart attack | 100% |
| Coronary artery disease (with bypass) | 25% |
| Coronary artery disease (with coronary intervention) | 25% |
| Major organ failure | 100% |
| End stage (renal) kidney failure | 100% |
| Invasive cancer | 100% |
| Non-invasive cancer | 25% |
| Skin cancer | 2.5% |



Health screening benefits

Our health screening benefit provides additional payments for taking care of your health.

Health screening benefit

\$50 per screening, limited to 1 per calendar year¹

Provides a payment if you, your covered spouse, and covered dependent child(ren) complete a health screening test.

What other benefits are offered as part of my coverage?

Your critical illness insurance may include access to benefits that can help in certain scenarios, available on your first day of coverage.

› Take your critical illness coverage with you if you leave your job (also known as “Portability”)²

If your employment is terminated, you can continue your critical illness insurance, and critical illness insurance for your insured spouse and dependent children, on a direct-bill basis.

› Support for your health care questions.

Through our Health Care Support program, you’ll have access to trained advocates and registered nurses to help you effectively navigate your health care plan and provide support for your questions and concerns.³

Contact 203-367-4070 to review the critical illness insurance benefits summary and policy documents to learn more about plan details, exclusions, and limitations.

Or for more information, visit www.orthodoxhealthplans.com.

*If you are a new hire and you apply within 31 days after you are eligible to elect coverage for yourself, you are entitled to choose any coverage offered up to the Guaranteed Issue Amount, without providing proof of good health. If you apply for an amount of coverage greater than the Guaranteed Issue Amount, coverage in excess of the Guaranteed Issue Amount will not be issued until the insurance company approves acceptable proof of good health. If you apply for coverage yourself more than 31 days from the date you become eligible to elect coverage under this plan, the Guaranteed Issue Amount will not apply. Coverage will not be issued until the insurance company approves acceptable proof of good health.

**Multiple payments – For a covered person to be eligible for more than one benefit payment, the diagnosis is either considered an additional critical illness benefit or a recurrence benefit. Additional critical illness benefit: pays a benefit if the covered person experiences a diagnosis which is a different critical illness from which a benefit was already paid while coverage is in force. Recurrence benefit: pays a benefit if the covered person experiences a subsequent diagnosis which is the same critical illness from which a benefit was already paid, while coverage is in force. For multiple payments to be payable, the separation periods must be met.

***Domestic partner is defined in the group policy. For purposes of this brochure, wherever the term spouse appears, it shall also include domestic partner registered under any state which legally recognizes domestic partnerships or civil unions. Additional information is available from your benefit services representative.

¹ The benefit is only payable once per day even if multiple Health Screenings are provided in a single day.



² Portability is referred to as Continuation due to loss of Eligibility in some states. Refer to your certificate.

³ These programs are NOT insurance and do not provide reimbursement for financial losses. Some restrictions may apply. This service is provided exclusively by ComPsych® Corporation. Customers are required to pay the entire discounted charge for any discounted products or services available through these programs. Some services are available at the option of the employer for an additional cost. Programs are provided through third party vendors who are solely responsible for their products and services. Full terms, conditions and exclusions are contained in the applicable client program description and are subject to change. Program availability may vary by plan type and location and are not available where prohibited by law. Not available for individuals who reside in Washington.

Critical illness insurance is a limited benefit policy. This product is not health care insurance and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act. This product is issued by New York Life Insurance and Annuity Corporation (NYLIAC), a subsidiary of New York Life Insurance Company. Policy provisions and product availability may vary by state. Policy form: Critical illness: GBS-CI-1000.00.

[New York Life Insurance Company](#)

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