



CRITICAL ILLNESS INSURANCE BENEFIT SUMMARY

by



Understanding your Critical Illness coverage



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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 and 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 mortgage, medical bills or student loans. It's up to you.

Coverage highlights

- Typically no health questions asked
- Select the coverage amount that fits your life
- Affordable premiums
- Simplified claims-filing

What benefits are included in my coverage?

Your Critical Illness Insurance includes a range of covered critical illnesses and additional benefits. Several examples are outlined below. For your group's specific plan details, see your enrollment guide.

Base Coverage: Heart attack, stroke & major organ failure	Enhanced Benefits: Aneurysm*, coma, muscular dystrophy & Type 1 diabetes
Cancer Coverage: Cancer coverage (invasive), carcinoma in situ* & skin cancer*	Children's Conditions: Cerebral palsy, genetic disorders & premature birth
Progressive Diseases: Advanced dementia, infectious disease* & Parkinson's	Health Screening Benefit: Annual exam, flu shot, well child visit, colonoscopy & mammography

*A partial benefit of 10% - 50% is paid for these benefits. See your enrollment guide for specific percentages.

Each year in the United States, more than **1.6 million people** are diagnosed with cancer. ¹

\$20.246 Average cost of a heart attack. ²



How does the coverage work?

When you carry Critical Illness Insurance and are diagnosed with a covered critical illness, simply file a claim with our Claims Care Team over the phone or via US mail. You'll be paid a total cash benefit based on:

- The benefit amount you elected during enrollment,
- 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, up to the maximum payment.

There is no wait between initial occurrences and different critical illnesses. Reoccurrences of the same critical illness can be paid a set number of months after the initial critical illness. See your enrollment guide for additional details.

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 to toward uncovered medical expenses, like co-pays, or use it to cover your rent, or to replace lost income during treatment or recovery.

Benefit snapshot: Vera's heart attack

As a longtime exercise enthusiast, Vera was in great shape, which is why she never expected to have a heart attack at the age of 48. Vera was even more surprised when she had a second heart attack the following year, at which point she underwent coronary artery bypass.

Fortunately for Vera, she had 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.

Critical Illness coverage offered by her employer: Base coverage with unlimited maximum payout

Benefit amount elected by Vera during enrollment: \$10,000

Vera's Critical Illness policy paid these benefits*:

First occurrence:	\$10,000
Reoccurrence:	\$10,000
Coronary artery bypass:	\$2,500
Total benefits paid:	\$22,500

*This example is for illustrative purposes only. Your plan details may vary. See your enrollment guide for more information around the specific benefits covered under your group's plan.



How much does it cost?

See your enrollment guide or contact your plan administrator for rate details.

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 will not be paid for any loss which, directly or indirectly, in whole or in part, is caused by or results from any of the following, unless coverage is specifically provided for by name in insurance certificate:

- A specified health event for insured or covered spouse or for a specified health event for 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 insured or covered spouse or for a specified health event for 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 an illegal activity or occupation; or
- Declared war or any act of declared war.



Questions?

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

¹ National Cancer Institute. Projections of the cost of cancer care in the United States: 2010 – 2020. Retrieved from: <https://pubmed.ncbi.nlm.nih.gov/21228314/>. Accessed June 29, 2018.

² 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-2018-25> 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 are 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. For complete details see your certificate. Wellfleet is the marketing name used to refer to the insurance and administrative operations of Wellfleet Insurance Company, Wellfleet New York Insurance Company, and Wellfleet Group, LLC. All insurance products are administered or managed by Wellfleet Group, LLC.