

Voluntary Critical Illness Insurance

Explore Your Benefits & Costs



Group Name: KIPP TEAM And Family Schools, Inc.
Group Number: 689122

There are more than just medical bills to pay after a heart attack, stroke, or other unexpected covered medical condition. Critical Illness Insurance provides a benefit payment that can help.

This document includes expanded cost and benefit information for Critical Illness Insurance. As you explore, keep in mind:



Coverage is always
Guaranteed Issue.



Simplified claims process has
limited paperwork and can be
submitted/tracked online.



Benefit payments go directly
to you. Use them however
you'd like!

Critical Illness Insurance pays a lump-sum benefit if you are diagnosed with a covered illness or condition on or after your coverage effective date. Critical Illness Insurance doesn't replace your medical coverage; instead, it complements it. **The benefit payments don't go out to pay for medical bills or treatments you may need, instead they come in—directly to you—to be used however you'd like.** Choose this supplemental health insurance product to help lessen the financial impact of a covered illness.

Critical Illness Insurance is a limited benefit policy. It is not health insurance, and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

ReliaStar Life Insurance Company.
a member of the Voya® family of companies

PLAN
INVEST
PROTECT

VOYA
FINANCIAL

How much coverage is available?

You have the option to enroll in coverage up to a maximum benefit amount below.

	Coverage Amount
For you	\$5,000 \$10,000 \$15,000 \$20,000
Your spouse*	\$5,000 \$10,000
Your children**	\$5,000 \$10,000

*Child(ren) up to age 26. Number of children limited.

What's covered by Critical Illness Insurance?

Critical Illness Insurance provides benefits for the covered medical conditions and diagnoses shown below.



Heart attack*



Major organ failure**



Stroke

Sample benefit amounts

If one of these common events happens on or after your coverage effective date, and your claim is approved, benefits are payable at 100% of the Critical Illness benefit amount shown above unless otherwise stated. Use your benefit payment however you'd like:

Covered Condition	% of Benefit
Heart attack*	100%
Stroke	100%
End stage renal (kidney) failure	100%
Coronary obstruction	25%

* A sudden cardiac arrest is not in itself considered a heart attack.

**Major Organ Failure means a clinical diagnosis of a major organ failure of the liver, both lungs, pancreas or heart resulting in you being placed on the UNOS (United Network for Organ Sharing) list for a transplant. If you are on the UNOS list for a combined transplant, only one benefit will be payable. Failure of the function of the kidney, resulting in you being placed on the UNOS list is payable under the End Stage Renal (Kidney) Failure benefit.

This is only a small preview of the benefits available to you.

See the full Schedule of Benefits toward the end of this document.

How much does Critical Illness Insurance cost?

The table below shows how much you'll pay for Critical Illness Insurance. Rates are dependent on your age and amount of coverage selected.

Employee Coverage Monthly Rates					Spouse Coverage* Monthly Rates		
Attained Age	\$5,000	\$10,000	\$15,000	\$20,000	Attained Age	\$5,000	\$10,000
Under 30	\$1.30	\$2.60	\$3.90	\$5.20	Under 30	\$1.30	\$2.60
30-39	\$2.25	\$4.50	\$6.75	\$9.00	30-39	\$2.25	\$4.50
40-49	\$4.20	\$8.40	\$12.60	\$16.80	40-49	\$4.20	\$8.40
50-59	\$8.85	\$17.70	\$26.55	\$35.40	50-59	\$8.85	\$17.70
60-64	\$13.45	\$26.90	\$40.35	\$53.80	60-64	\$13.45	\$26.90
65-69	\$13.45	\$26.90	\$40.35	\$53.80	65-69	\$13.45	\$26.90
70+	\$19.95	\$39.90	\$59.85	\$79.80	70+	\$19.95	\$39.90

Children Coverage Monthly Rates	
Coverage Amount	Rate
\$5,000	\$1.50
\$10,000	\$3.00

*Spouse Rates are based on the age of the Spouse.

Schedule of Benefits

The table below outlines a more detailed list of what's covered under Critical Illness Insurance. Please note that the covered condition/diagnosis must happen on or after your coverage effective date. Benefits are payable at 100% of the Critical Illness benefit amount unless otherwise stated. For a list of standard exclusions and limitations, please refer to the exclusions section later in this document. For a complete description of your benefits, along with applicable provisions, conditions on benefit determination, exclusions and limitations, see your certificate of insurance and any riders.

Covered Condition	% of Benefit
Critical Illness	
Heart attack*	100%
Stroke	100%
Coronary obstruction	25%
Coma	100%
Major organ failure**	100%

ReliaStar Life Insurance Company.
a member of the Voya® family of companies

Covered Condition	% of Benefit
Permanent paralysis	100%
End stage renal (kidney) failure	100%
Module A	
Benign brain tumor	100%
Deafness	100%
Occupational HIV	100%
Blindness	100%
Module B	
Multiple sclerosis	100%
Amyotrophic lateral sclerosis (ALS)	100%
Parkinson's disease	100%
Alzheimer's disease	100%
Infectious disease***	100%
Cancer Module	
Cancer	100%
Skin cancer	25%
Carcinoma in situ	25%

* A sudden cardiac arrest is not in itself considered a heart attack.

** Major Organ Failure means a clinical diagnosis of a major organ failure of the liver, both lungs, pancreas or heart resulting in you being placed on the UNOS (United Network for Organ Sharing) list for a transplant. If you are on the UNOS list for a combined transplant, only one benefit will be payable. Failure of the function of the kidney, resulting in you being placed on the UNOS list is payable under the End Stage Renal (Kidney) Failure benefit.

***Diagnosis of a severe infectious disease by a Doctor, when a diagnosis occurs on or after the group's coverage effective date; AND results in confinement to a Hospital.

How many times can a benefit be received?

The Maximum Critical Illness Benefit is limited to one covered illness or disease within each module. Your plan also includes the:

- Restoration Benefit* pays a one-time additional benefit if you experience a second covered illness for a different condition.

If you have reached the benefit limit by receiving the maximum benefit for each covered condition, you may choose to end your coverage; however, if you have coverage for your spouse and/or children, you must continue your coverage in order to keep their coverage active. Please see your certificate of coverage for details.

*This benefit does not apply to the cancer module.

Exclusions and limitations

Benefits are not payable for any Critical Illness caused in whole or directly by any of the following*:

- Participation or attempt to participate in a felony or illegal activity.
- Suicide, attempted suicide or any intentionally self-inflicted injury, while sane or insane.
- War or any act of war, whether declared or undeclared, other than acts of terrorism.
- Loss that occurs while on full-time active duty as a member of the armed forces of any nation. We will refund, upon written notice of such service, any premium which has been accepted for any period not covered as a result of this exclusion.
- Alcoholism, drug abuse, or misuse of alcohol or taking of drugs, other than under the direction of a doctor.

*See the certificate of insurance and any riders for a complete list of available benefits, along with applicable provisions, exclusions and limitations.

Questions?

Enrollment instructions will be provided by your employer. If you have additional questions before you enroll, please call:

- Voya Employee Benefits Customer Service at (877) 236-7564 or go to <https://presents.voya.com/EBRC/KIPP>

This is a summary of benefits only. A complete description of benefits, limitations, exclusions and termination of coverage will be provided in the certificate of insurance and riders. All coverage is subject to the terms and conditions of the group policy. If there is any discrepancy between this document and the group policy documents, the policy documents will govern. To keep coverage in force, premiums are payable up to the date of coverage termination. Critical Illness Insurance is underwritten by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies. Policy form #RL-CI3-POL-12; Certificate form #RL-CI3-CERT-12; Spouse Critical Illness Rider form #RL-CI3-SPR-12; Children's Critical Illness Rider form #RL-CI3-CHR-12; Wellness Benefit Rider form #RL-CI3-WELL-12; Recurrence Rider Form #RL- CI3-REC-12. Restoration of Benefits Rider form #RL-CI3-REST-12. Form numbers, provisions and availability may vary by state and employer's plan.

CI/SD 1 Only

Date Prepared: 04/18/2023

©2023 Voya Services Company. All rights reserved. CN2841743_0425
212569_031523