

## > Critical Illness Insurance



**An unexpected critical illness can have a lasting impact on you and your family – physically, emotionally and financially.**

As an active employee of Cullman County Commission, Alabama, you can give your family the extra security they need to lessen the financial impact of a serious illness by purchasing Critical Illness insurance through United of Omaha Life Insurance Company.

A critical illness insurance policy provides a lump-sum cash benefit upon diagnosis of a critical illness like a heart attack, stroke or cancer. The benefit can be used to pay out-of-pocket expenses or to supplement your daily cost of living.

### **How much insurance is enough?**

Even if you have the best health insurance plan, it will not cover 100 percent of medical expenses. You also need to consider other expenses associated with the recovery process – time off work, travel to treatment centers, home modifications – that may quickly deplete your savings.

Coverage guidelines and benefits are outlined in the chart below.



### **ELIGIBILITY - ALL ELIGIBLE EMPLOYEES**

<b>Eligibility Requirement</b>	You must be actively working a minimum of 30 hours per week to be eligible for coverage.	
<b>Dependent Eligibility Requirement</b>	To be eligible for coverage, your dependents must be able to perform normal activities, and not be confined (at home, in a hospital, or in any other care facility), and any child(ren) must be under age 26.	
<b>Premium Payment</b>	The premium amounts below reflect your contributions to the cost of this insurance. Child insurance is automatic. A separate premium is not required.	
<b>Critical Illness Benefits</b>	<b>Initial Benefit</b>	<b>Reoccurrence Benefit</b>
<b>Autoimmune Disorders</b>		
Diabetes Type I	100% of the Principal Sum	None
Inflammatory Bowel Disease	25% of the Principal Sum	None
<b>Cancer &amp; Benign Tumor Diagnoses</b>		
Benign Brain Tumor or Benign Spinal Cord (Intradural) Tumor	100% of the Principal Sum	None
Bone Marrow/Stem Cell Recipient	100% of the Principal Sum	100% of the Initial Benefit amount

Cancer (Invasive)	100% of the Principal Sum	100% of the Initial Benefit amount
Carcinoma in Situ (Non-Invasive Cancer)	25% of the Principal Sum	100% of the Initial Benefit amount
Skin Cancer	\$500	\$500, limited to 1 reoccurrence per Calendar Year and limited to a total of 5 reoccurrences while insured under the Policy
<b>Childhood Conditions</b> (These benefits are only available for children.)		
Congenital Heart Diseases or Defects	100% of the Principal Sum	100% of the Initial Benefit amount
Genetic Disorders	100% of the Principal Sum	100% of the Initial Benefit amount
<b>Vascular &amp; Pulmonary Conditions</b>		
Acute Respiratory Distress Syndrome (ARDS)	25% of the Principal Sum	100% of the Initial Benefit amount
Aneurysm	25% of the Principal Sum	100% of the Initial Benefit amount
Coronary Artery Disease (Major)	50% of the Principal Sum	100% of the Initial Benefit amount
Coronary Artery Disease (Minor)	25% of the Principal Sum	100% of the Initial Benefit amount
Heart Attack (Myocardial Infarction)	100% of the Principal Sum	100% of the Initial Benefit amount
Severe Chronic Obstructive Pulmonary Disease (COPD)	10% of the Principal Sum	None
Sudden Cardiac Arrest	100% of the Principal Sum	None
<b>Neurological Movement Disorders</b>		
Alzheimer's Disease	100% of the Principal Sum	None
Amyotrophic Lateral Sclerosis (ALS)	100% of the Principal Sum	None
Dementia	100% of the Principal Sum	None
Multiple Sclerosis (MS)	100% of the Principal Sum	None
Parkinson's Disease	100% of the Principal Sum	None
<b>Neurological Brain &amp; Skull Conditions</b>		
Bone Flap/Skull Defect	100% of the Principal Sum	100% of the Initial Benefit amount
Stroke	100% of the Principal Sum	100% of the Initial Benefit amount
Transient Ischemic Attack (TIA) or Reversible Ischemic Neurologic Deficit (RIND)	10% of the Principal Sum	100% of the Initial Benefit amount
<b>Organ Conditions</b>		
Major Organ Failure	100% of the Principal Sum	100% of the Initial Benefit amount
End Stage Renal Failure	100% of the Principal Sum	None
<b>Occupational Diagnosis</b>		
Occupational Post-Traumatic Stress Disorder	50% of the Principal Sum	None
<b>Functional Loss</b>		
Coma	100% of the Principal Sum	100% of the Initial Benefit amount
<b>Additional Benefits</b>		<b>Benefit Amount</b>
Health Screening Benefit (1 time per insured per calendar year; up to 6 per family per calendar year)		\$50

COVERAGE GUIDELINES <sup>1</sup>		
	Amount of Critical Illness Insurance	Guarantee Issue <sup>2</sup>
<b>For You</b>	Principal Sum of \$5,000	\$5,000
<b>Spouse</b>	Principal Sum of \$5,000	\$5,000
<b>Child</b> *benefit for each child	25% of employee's Principal Sum, up to \$2,000	All child amounts are guaranteed.
POLICY PROVISIONS		
<b>Policy Benefit Maximum</b>	The maximum payout amount is 300% of the critical illness Principal Sum amount for each insured person. If the policy benefit maximum is reached for an insured person, the coverage will terminate. Dependents will remain insured if you continue to satisfy the eligibility requirements of the policy.	

<b>Initial Benefit</b>	Critical Illness benefits are payable if an Insured Person is Diagnosed with a covered Critical Illness.
<b>Subsequent Benefit</b>	Once an Initial Benefit has been paid for a Critical Illness for an Insured Person, benefits remain payable under the Policy for any other Critical Illness for the Insured Person.
<b>Reoccurrence Benefit</b>	Once an Initial Benefit has been paid for a Critical Illness for an Insured Person, a Reoccurrence benefit, for the same diagnosis, is payable unless otherwise specified in the Critical Illness Benefits Table.
<b>Portability</b>	When insurance ends, you have the right to continue group critical illness insurance for yourself and your dependents.
<b>CONDITIONS &amp; LIMITATIONS</b>	
<b>Age Reductions</b>	When you turn age 70, the original amount of insurance will reduce to 50% for both you and your spouse.
<b>Benefit Waiting Period</b>	There is no benefit waiting period.
<b>Hearing Discount Program</b>	The Hearing Discount Program provides you and your family discounted hearing products, including hearing aids and batteries. Call 1-888-534-1747 or visit <a href="http://www.amplifonusa.com/mutualofomaha">www.amplifonusa.com/mutualofomaha</a> to learn more.

<sup>1</sup>The amount of insurance for your dependent children will be rounded to the next higher multiple of \$1,000, if not already an even multiple of \$1,000.

<sup>2</sup>Subject to any reductions, Guarantee Issue is available to new hires. Amounts over the Guarantee Issue will require a health application/evidence of insurability. For late entrants, all amounts will require a health application/evidence of insurability. Amounts over the Guarantee Issue and/or not meeting minimum participation levels will require a health application/evidence of insurability.

# > Frequently Asked Questions

## Who is eligible for this coverage?

- You must be actively working (performing all normal duties of your job) at least 30 hours per week
- Your dependent(s) must be performing normal activities and not be confined (at home or in a hospital/care facility) and any child(ren) must be under age 26

## What is the subsequent benefit?

Once benefits have been paid for a critical illness, no additional benefits are payable for that same critical illness for each insured person. Benefits are still payable under the Policy for any other Critical Illness, for each insured person.

## What is the reoccurrence benefit?

Once benefits have been paid for a critical illness, a reoccurrence benefit is payable one time for a subsequent diagnosis of the same critical illness, as indicated in the Critical Illness Benefits table.

## Can I take this insurance with me if I change jobs/am no longer a member of this group?

In the event this insurance ends due to a change in your employment/membership status with the group, or for certain other reasons, you or your insured spouse have the right to continue this insurance under the Portability provision, subject to certain conditions.

## Are there any limitations or exclusions?

The benefits payable are subject to the following:

- Your plan is subject to a pre-existing condition limitation. A pre-existing condition is one for which you have received medical treatment, consultation, care or services including diagnostic measures, or if you were prescribed or took prescription medications in the predetermined time frame prior to your effective date of coverage. The pre-existing condition under this plan is 12/12 which means any condition that you receive medical attention for in the 12 months prior to your effective date of coverage that results in a critical illness during the first 12 months of coverage, would not be covered.
- Treatment for injury or sickness must occur on or after the insured person's coverage effective date and while the policy is in force. The benefit amounts payable are based on the type and amount of insurance in effect on the date of diagnosis of an injury or sickness, subject to the definitions, limitations, exclusions and other provisions of the policy.
- The exclusions and additional limitations are summarized in the outline of coverage and detailed in the certificate.

All exclusions may not be applicable, or may be adjusted, as required by state regulations. Please contact your benefits administrator for a copy of the outline of coverage or if you have questions prior to enrolling.

## Are prenatal diagnoses covered under the policy?

In the event of a prenatal diagnosis, the date of Diagnosis under the Policy will be the Dependent child's date of birth. Newborn dependent children born after the effective date are covered at the time of birth and those diagnoses made on the date of birth would be covered by the policy.

This information describes some of the features of the benefits plan. Benefits may not be available in all states. Please refer to the certificate booklet for a full explanation of the plan's benefits, exclusions, limitations and reductions. Should there be any discrepancy between the certificate booklet and this outline, the certificate booklet will prevail. Benefits availability is subject to final acceptance and approval of the group application by the underwriting company. Critical Illness insurance and accidental death & dismemberment insurance are underwritten by United of Omaha Life Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175, 1-800-769-7159. United of Omaha Life Insurance Company is licensed nationwide, except in New York. Policy form number 7000GM-U-EZ 2010.

