



A little help when you're not 100%.

Critical Illness Insurance¹

Roanoke College

Critical Illness Insurance which we call **Critical Illness Benefits** provides a lump-sum payment upon diagnosis of a covered illness, such as cancer, heart attack, or stroke. This benefit can be used to cover medical expenses, lost income, or other financial burdens, offering peace of mind and financial support during a challenging time.

What are Critical Illness Benefits?

To support your financial well-being, your company is offering Critical Illness Benefits for all eligible employees. This coverage is paid by you and is available for yourself and your eligible dependents. It offers cash payments if you are diagnosed with a covered serious illness, such as cancer, heart attack, or stroke. These payments can help you manage unexpected costs and give you greater control over your finances. You must be actively at work with your employer on the day your coverage takes effect. Use it for things like:

- **Mortgage or Rent**
- **Travel for Treatment**
- **Out-of-Pocket Medical Costs**
- **Everyday Living Expenses**

Critical Illness plan benefits.

For Yourself: \$10,000, \$20,000 or \$30,000

For Your Spouse: 100% of your coverage amount

For Your Child(ren): 50% of your coverage amount

Stay proactive about your health and get rewarded.

Health Screening Benefit: When you or a covered family member complete an eligible preventive screening like an annual physical, mammogram, colonoscopy or biometric blood test, you'll receive \$50 per person, per calendar year directly to you. It's a simple way to offset the cost of routine check-ups while maximizing your benefits.



How Critical Illness Benefits work:

David's Story²

David always considered himself healthy, but one morning, he felt an intense pain in his chest and was rushed to the hospital. He'd suffered a heart attack and needed immediate surgery followed by weeks of recovery and cardiac rehab.

Fortunately, David had signed up for Critical Illness insurance through work. After his diagnosis, he received a lump-sum cash benefit that helped cover expenses his health insurance didn't—like hospital bills, transportation to appointments, and everyday costs while he was out of work.

With the financial support from his Critical Illness coverage, David could focus on getting better without worrying about his bills.

Here's how you and your family can benefit from coverage if something happens to you:

Married with kids, lots of expenses

Lump-sum payout helps cover family bills and daily costs while you recover.

Single parent, multiple responsibilities

Gives you financial breathing room so you can focus on getting better, not bills.

Dual income, no kids

Covers lost income or out-of-pocket medical expenses without draining savings.

Growing children, aging parents

Helps you manage care costs for your kids or parents if a major illness hits.

Single and carefree

Protects your income and lifestyle so that a diagnosis doesn't derail your finances.

Critical Illness Benefits

All Initial Occurrence Benefit Amounts are a percentage of the applicable Coverage Amount, unless otherwise stated as a specific dollar amount.

All Reoccurrence Benefit Amounts are a percentage of the Initial Occurrence Benefit Amount that is payable or was previously paid under the Policy.

COVERED ILLNESS	Initial Occurrence Benefit Amount	Reoccurrence Benefit Amount
Cancer & Benign Tumor Category		
Cancer (Invasive)	100%	100%
Carcinoma in Situ (Non-Invasive)	25%	100%
Skin Cancer	\$250 annually	
Bone Marrow Failure	25%	None
Benign Brain or Spinal Cord Tumor		
• Advanced Diagnosis	100%	None
Heart/Vascular Category		
Heart Attack (Myocardial Infarction)		
• STEMI	100%	100%
• NSTEMI	25%	100%
Coronary Artery Disease		
• Minor (endovascular repair)	10%	100%
• Major (open repair)	100%	100%
Stroke		
• Without Impairment (including Transient Ischemic Attack)	25%	100%
• Mild	100%	100%
• Moderate	100%	100%
• Severe	100%	100%
Abdominal or Thoracic Aortic Aneurysm		
• Major (open repair)	100%	100%
Major Organ Category		
Major Organ Failure	100%	100%
End Stage Renal Disease (ESRD)	100%	None
Neurological Conditions Category		
Dementia (includes Alzheimer's Disease)		
• Advanced Diagnosis	100%	None
Parkinson's Disease		
• Advanced Diagnosis	100%	None
Amyotrophic Lateral Sclerosis (ALS or Lou Gehrig's)		
• Advanced Diagnosis	100%	None
Multiple Sclerosis		
• Advanced Diagnosis	100%	None
Huntington's Disease		
• Advanced Diagnosis	100%	None
Infectious Conditions Category		
Severe Infectious Disease		
• Major Diagnosis	25%	None
- Minimum Hospital Confinement Duration: 5 days		
- Covered Diseases: Standard & Optional – See Additional Information for the Severe Infectious Disease Benefit for list of covered diseases		
Functional Loss & Catastrophic Conditions Category		
Coma	100%	100%
Loss of Hearing	100%	None
Loss of Sight	100%	None
Loss of Speech	100%	None
Permanent Paralysis	100%	None
Severe Burn		
• >36% TBSA	100%	None
Child Conditions Category		

Cerebral Palsy	10%	None
• Early Diagnosis	100%	None
• Advanced Diagnosis		
Congenital Metabolic Disorder	100%	None
Congenital Heart Defect	100%	None
Genetic Disorder	100%	None
Structural Congenital Defect	100%	None
Type 1 Diabetes	100%	None

Additional Benefit(s)

Additional Benefit(s) that are believed to be HSA compatible are tagged below with ^{HSA}. Additional Benefit(s), if any, that do not include the ^{HSA} tag may not be HSA compatible. Please refer to the HSA Compatibility information above for additional information.

Additional Benefit Accrual Period (as applicable)	Policy Year
Health Screening Benefit ^{HSA}	\$50; Once per policy year

Plan Maximum(s) & Limitation(s)

Policy Benefit Maximum	500% for each covered person
Pre-Existing Condition Limitation	Not Included
Initial Occurrence Benefit Separation Period	Not Included
Reoccurrence Benefit Separation Period	180 days
Related Critical Illness Limitation	30 days
Policy Age Limit (for eligibility)	Not Included



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THIS POLICY PROVIDES LIMITED BENEFITS FOR SPECIFIED DISEASES ONLY. IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE POLICY. This limited benefit plan (1) does not constitute major medical coverage, and (2) does not satisfy the individual mandate of the Affordable Care Act (ACA) because the coverage does not meet the requirements of minimum essential coverage.

Critical Illness Form Series includes GBD-3600, GBD-3700, or state equivalent.

Not available in all states.

In New York: This policy provides limited benefits health insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

*Critical Illness is referred to as 'Specified Disease' in New York.

*This case illustration is fictitious and for illustrative purposes only.