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 and Cancer. You have control over how to use the money.

Who is eligible for critical illness insurance?
All active, full-time Employees of the Employer regularly scheduled to work a minimum of 30 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	Choice of $10,000 to $40,000 in increments of $5,000	$40,000	100% of the Benefit Amount
Spouse	Choice of $10,000 to $40,000 in increments of $5,000	$40,000	100% of the Benefit Amount
Dependent Child(ren)	Choice of $5,000 to $20,000 in increments of $5,000	$20,000	100% of the Benefit Amount

What are some of the covered conditions under this plan?

Covered Conditions	Standard
Stroke	100%
Heart Attack (cardiac arrest is not a heart attack)	100%
Sudden Cardiac Arrest	100%
Coronary Artery Disease - with Bypass	50%
Coronary Artery Disease - Coronary Artery Intervention	25%
Major Organ Failure	100%
End Stage (Renal) Kidney Failure	100%

Invasive Cancer	100%
Non-Invasive Cancer (includes Stage 0 Breast Cancer)	25%
Skin Cancer	2.5%

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

	Standard
Health screening benefit Provides a payment if you, your covered spouse, and covered dependent child(ren) complete a health screening test.	$50 per screening[1]

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 your Benefits Team to review the critical illness insurance benefits summary and policy documents to learn more about plan details, exclusions, and limitations.

*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.

**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.

[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

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