

# Critical Illness Insurance

## EMPLOYEE GUIDE

Policy features and  
benefits specially  
prepared for Hy-Vee



### Be prepared for the unexpected

You may know someone who has been affected by a critical illness such as cancer, stroke or heart attack, and witnessed the resulting challenges. Are you prepared if a critical illness were to happen to you? MedMutual Protect Critical Illness insurance can help you when you need it most.

### How it Works

1. Select one of the policy offered.
2. When the diagnosis of a covered critical illness occurs, the policy pays you a lump-sum benefit amount based on the policy you choose and the illness.
3. Should there be a reoccurrence of the same illness or an additional diagnosis of a different covered illness, the policy provides ongoing benefits.

### Features & Extras

- Coverage is portable. See policy and certificate for terms and conditions.
- Spouse covered at 50% of employee amount—children covered at 50%
- Additional \$50 wellness benefit

**Benefits are paid directly to the insured with no restrictions on how the funds can be used.**

MedMutual Protect is the brand name for insurance products issued by subsidiary insurance companies controlled by Medical Mutual of Ohio. Each subsidiary of Medical Mutual of Ohio is solely responsible for the insurance products it underwrites and issues. The underwriting company for the worksite voluntary Critical Illness policy is **Reserve National Insurance Company**.

Our policy provides a lump-sum benefit payment upon diagnosis of a covered illness, paid directly to you. This policy provides ongoing benefits should there be a reoccurrence of the same illness or an additional diagnosis of a different covered illness.

**The benefit is paid directly to you and can be used any way you choose.**

- Finding the best healthcare available—anywhere
- Hiring a nurse or caregiver to help at home
- Or anything else you might need

PRODUCT FEATURES AND BENEFITS	
<b>Covered Conditions</b>	100% of Benefit Amount for heart attack, stroke, major organ failure, end-stage renal failure, paralysis, complete loss of sight, speech, or hearing, coma, invasive cancer, benign brain tumor, Multiple Sclerosis (MS), Muscular Dystrophy, Myasthenia Gravis, Severe Burns, Sudden Cardiac Arrest, Type I Diabetes
<b>Partial Benefits</b>	25% for Advanced Alzheimer's, advanced Parkinson's, bypass surgery, non-invasive cancer, Diphtheria, Encephalitis, Heart Valve Surgery, Huntington's Disease, Rabies, Rocky Mountain Spotted Fever, Tay-Sachs Disease, Tetanus and Tuberculosis 10% for Angioplasty, artherectomy, Heart Catheterization and Transient Ischemic Attack (TIA)
<b>Benefit Amount</b>	\$10,000 and \$20,000
<b>Guaranteed Issue</b>	Up to \$20,000
<b>Wellness Benefits</b>	\$50 wellness benefit
<b>Skin Cancer Benefit</b>	\$100 per calendar year upon skin cancer diagnosis
<b>Additional Occurrence Benefit</b>	No limit on number as long as at least 90 days between last diagnosis
<b>Reoccurrence Benefit</b>	An additional lump-sum payment for a reoccurrence of the same covered critical illness, as long as the reoccurrence is more than 365 days from the date of initial diagnosis for that covered critical illness. A "reoccurrence" must be diagnosed as a reoccurrence, rather than a continuation of the initial covered occurrence. No limit on number of reoccurrences
<b>Dependent Coverage</b>	Spouse 50% of employee amount No additional cost for covered children; Children covered at 50% of employee amount
<b>Portability</b>	Included. See policy and certificate for terms and conditions.
<b>Non-local Transportation and Lodging</b>	<b>Transportation:</b> \$500 airfare; \$.50/mile up to 1,000 miles; not to exceed \$5,000 per a 12 month period. <b>Outpatient Lodging:</b> \$100 per day, not to exceed \$1,000 per a 12 month period.
<b>Second Option Benefit</b>	\$1,000 for a second surgical opinion as to the need for a surgical procedure.

# Critical Illness Coverage

## Weekly Premiums

	Ages	Non-Tobacco		Tobacco	
		Employee	Employee + Spouse	Employee	Employee + Spouse
<b>\$10,000 Benefit Amount</b>	18-29	\$1.29	\$2.13	\$1.83	\$2.94
	30-39	\$2.19	\$3.48	\$3.31	\$5.17
	40-49	\$3.89	\$6.03	\$6.75	\$10.32
	50-59	\$6.77	\$10.35	\$11.30	\$17.15
	60+	\$10.90	\$16.54	\$18.53	\$27.99
<b>\$10,000 Benefit Amount</b>	18-29	\$2.18	\$3.47	\$3.26	\$5.08
	30-39	\$3.97	\$6.16	\$6.22	\$9.53
	40-49	\$7.38	\$11.26	\$13.09	\$19.83
	50-59	\$13.14	\$19.91	\$22.20	\$33.50
	60+	\$21.39	\$32.28	\$36.65	\$55.18

## Exclusions and Limitations

### Exclusions

Benefits under the policy and any attached rider(s) will not be payable for any loss caused in whole or in part by, or resulting in whole or part from the following:

1. A Critical Illness, as listed in the Schedule of Benefits, occurring prior to the Policy Effective Date of coverage for an Insured Person;
2. Suicide or attempt at suicide, or intentional self-inflicted injury or sickness;
3. 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;
4. Participating in any sport or sporting activity for wage, compensation or profit;
5. Commission of or attempt to commit an assault or felony;
6. Engaging in an illegal activity or occupation;
7. Diagnosis, services or treatment provided by an Immediate Family Member;
8. Active service, training, or duty in the Armed Forces, National Guard or Reserves of any state or country and for which any governmental body or its agencies are liable;
9. Diagnosis or treatment incurred outside the United States or its territories;
10. Declared war or any act of declared war;
11. Travel in or descent from an aircraft, except while a fare-paying passenger; or
12. An Experimental major human organ transplant.

### Limitations

**Pre-Existing Condition Limitation:** During the first 12 months following the effective date of coverage for an insured person, any specified health event that occurs due to a pre-existing condition is not covered and no benefits will be payable under the policy in connection with such specified health event. This Pre-Existing Condition Limitation does not apply to the wellness benefit. Pre-Existing Condition means any sickness, injury or condition for which medical advice, diagnosis or treatment was recommended by a physician or received from a physician within the one-year period before the effective date of coverage of the insured person.

# Affordable protection in an ever-changing world.



At MedMutual Protect, we understand the changes that affect our customers' lives and their need for affordable insurance. Our voluntary benefits play a critical role in employees' financial well-being by helping supplement their current insurance and providing financial protection from the unexpected.

**[MedMutualProtect.com/Group](https://www.MedMutualProtect.com/Group)**

**Please direct Customer Service and Claim Filing calls to Midwest Heritage Insurance Services. 515-343-5047**

MedMutual Protect is the brand name for insurance products issued by subsidiary insurance companies controlled by Medical Mutual of Ohio. Each subsidiary of Medical Mutual of Ohio is solely responsible for the insurance products it underwrites and issues.

The underwriting company for the worksite voluntary Accident Expense, Accident Indemnity, Cancer, Critical Illness, Dental, GAP, Short Term Disability and Life Insurance Products is **Reserve National Insurance Company**, which is responsible for the underwriting risks, financial and contractual obligations and support functions associated with the products it issues. The underwriting company for the worksite voluntary Hospital Indemnity and Signature Gap Products is **Fidelity Security Life Insurance Company® (FSL)**. FSL is not financially affiliated with Medical Mutual of Ohio. All products are subject to the terms, conditions, limitations and exclusions of the specific policy. Product availability may vary by state. FSL is located in Kansas City, Missouri, and has been rated "A" (Excellent) based on an analysis of financial position and operating performance by A.M. Best Company, an independent analyst of the insurance industry. For the latest rating, access [www.ambest.com](http://www.ambest.com).

Neither **Reserve National Insurance Company, FSL**, nor their agents, representatives, associates or employees render legal or tax advice. The employer should seek the expert assistance of its own legal or tax adviser.

The MedMutual Protect voluntary insurance products, either alone or in combination with each other, are not "minimum essential coverage" under the federal Affordable Care Act.

**IMPORTANT:** If an individual is insured under one or more MedMutual Protect voluntary insurance products and is also covered by Medicaid or a state variation of Medicaid, most non-disability benefits are automatically assigned according to state regulations. This means that instead of paying the benefits to the insured individual, we must pay the benefits to Medicaid or the medical provider to reduce the charges billed to Medicaid. Proposed insureds should consider their circumstances before enrolling in MedMutual Protect coverage.

If you are an employer offering one or more of these insurance products to your employees, the product(s) may constitute a part of an employee benefit plan under the Employee Retirement Income Security Act of 1974 ("ERISA"). An employer offering an ERISA employee benefit plan will be responsible for a number of obligations applicable under ERISA, including, without limitation, the obligation to make required disclosures to employees and file reports with the federal government. MedMutual Protect acts solely as the issuer and underwriter of these insurance products and as such, neither MedMutual Protect nor any of its affiliates or agents assume any fiduciary or administrative responsibility or duties with respect to any employee benefit plan under which the products are made available. You should consult with an experienced attorney concerning the requirements for compliance with ERISA.

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