CRITICAL ILLNESS INSURANCE

offered by Voya Employee Benefits



What is Critical Illness Insurance?

- It pays a lump-sum benefit if you are diagnosed with a covered illness or condition on or after your coverage effective date.
- You have the option to elect Critical Illness Insurance.

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.

Features of Critical Illness Insurance include:

- **Guaranteed Issue:** No medical questions or tests are required for coverage.
- **Flexible:** You can use the benefit payments for any purpose you like.
- **Portable:** If you leave your current employer or retire, you can take your coverage with you.

Who is eligible for Critical Illness Insurance and what are the coverage amounts?

You — all active employees working 30+ hours per week.

- You may elect a Critical Illness benefit amount of $10,000 or $20,000.

Your spouse* **—** Coverage is available only if employee coverage is elected.

- You may elect a spouse Critical Illness benefit amount at 50% of your benefit amount.

Your children—** birth to age 26. Coverage is available only if employee coverage is elected.

- You may elect a children's Critical Illness benefit amount of $5,000 or $10,000.

* The use of "spouse" in this document means a person insured as a spouse as described in the certificate of insurance or rider at at presents.voya.com/EBRC/grahampackaging (available after the plan effective date). This may include domestic partners or civil union partners as defined by the group policy. Please contact your employer for more information.

** The definition of "child" may vary by state. Please contact your employer for more information.

When is my coverage effective?

Annual enrollment

- Your coverage becomes effective on January 1 following the election of coverage.
- Coverage for your spouse and/or children becomes effective on the same date as your coverage.

New hires

- Your coverage becomes effective on the date you are eligible for coverage.
- Coverage for your spouse and/or children becomes effective on the latest of the following:
  - o Your coverage effective date.
  - o The date you acquire a spouse and/or child by marriage, birth or adoption.
  - o The date you elect spouse and/or children's coverage.

Qualifying life events

You can also elect or change coverage if you have a qualifying life event, such as getting married or having a child. Coverage due to a qualifying life event becomes effective the day of the qualifying event.

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What benefits are available?

Critical Illness Insurance provides a benefit payment upon the diagnosis of an illness or condition shown below. Covered illnesses/conditions are broken out into groups called "modules." Benefits are payable at 100% of the Critical Illness benefit amount unless otherwise stated. For a complete description of benefits, exclusions and limitations, see your certificate of insurance and any riders at presents.voya.com/EBRC/grahampackaging (available after the plan effective date).

Base Module

- Heart attack* - 100%
- Cancer - 100%
- Stroke - 100%
- Major organ transplant** - 100%
- Coronary artery bypass - 100%
- Carcinoma in situ - 25%

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

** Major organ transplant means the irreversible failure of your heart, lung, pancreas, entire kidney or liver, or any combination thereof, determined by a physician specialized in care of the involved organ.

Major Organ Module

- Transient ischemic attacks (TIA) - 10%
- Ruptured or dissecting aneurysm - 10%
- Abdominal aortic aneurysm - 10%
- Thoracic aortic aneurysm - 10%
- Open heart surgery for valve replacement or repair - 25%
- Severe burns -100%
- Coronary angioplasty - 10%
- Transcatheter heart valve replacement or repair - 10% of critical illness benefit
- Type 1 Diabetes - 100%
- Implantable/internal cardioverter defibrillator (ICD) placement - 25%
- Pacemaker placement - 10%

Enhanced Cancer Module

- Benign brain tumor -100%
- Skin cancer - 10% of critical illness benefit
- Bone marrow transplant - 100%
- Stem cell transplant - 100%

Quality of Life Module

- Coma -100%
- Amyotrophic lateral sclerosis (ALS) -100%
- Parkinson's disease - 100% of critical illness benefit
- Advanced dementia, including Alzheimer's disease - 100%
- Huntington's disease -100%
- Addison's disease - 10%
- Myasthenia gravis - 50%
- Systemic lupus erythematosus (SLE) - 50%
- Systemic sclerosis (scleroderma) - 10%
- Permanent paralysis - 100%
- Loss of sight, hearing or speech - 100%
- Multiple sclerosis - 100%
- Muscular dystrophy - 100%
- Infectious disease - 25%

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What additional benefits does my Critical Illness Insurance include?

The benefits listed below are also included with your Critical Illness coverage.

- **Wellness Benefit:** This provides an annual benefit payment if you complete a health screening test.
    - Your annual benefit amount is $100 for completing a health screening test.
    - Your spouse's annual benefit amount is $100 for completing a health screening test.
    - Your children's annual benefit amount is $100 for completing a health screening test.
    - **Ready to file a claim? Click here to file a claim or visit your EBRC to learn more. Be sure to have ready the Group Name: Graham Packaging and Group #: 712426.**

How many times can I receive a benefit payment?

Each benefit payable will be no more than 100% of the Critical Illness benefit amount. The maximum amount payable during the insured person's lifetime is called the total maximum benefit. You may be eligible to receive benefit payments for multiple conditions, up to the total maximum benefit amount. Each diagnosis must be a different diagnosis.

The total maximum benefit amount equals five times the Critical Illness benefit amount for each covered condition. Once the total maximum benefit for a covered condition has been paid, no further benefits are payable for that same covered condition.

Please refer to your certificate of insurance and any riders at presents.voya.com/EBRC/grahampackaging (available after the plan effective date).

What do you mean by different diagnosis?

To be eligible for a benefit payment, the diagnosis must be a "different diagnosis" than any previously diagnosed illness or condition. This can mean any of the following:

- An insured person has a diagnosis of a covered critical illness that is **different from a previously diagnosed illness or condition.** A cancer that has spread to a different area of the body is not a different illness/condition than the previously diagnosed cancer.
- An insured person receives **a subsequent diagnosis of a covered critical illness that is for the same illness or condition* as a critical illness for which benefits were payable under the critical illness insurance policy.** The subsequent diagnosis must occur more than 3 months after the date of the previous diagnosis.
- An insured person receives **a subsequent diagnosis of a covered critical illness that is for the same illness or condition* as an illness/condition previously diagnosed prior to his/her coverage effective date under the critical illness insurance policy**. The subsequent diagnosis must occur more than 3 months after the date of the previous diagnosis.

How to use the benefit

Once enrolled, you will receive a coverage summary notice from Voya in the mail that will contain helpful information about the products you enrolled in, as well as information on how to file a claim at www.voya.com/claims.

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For more information, contact the Graham Benefits Center at 877-345-2232 or go online to gpcbenefits.com to view the Advantage Benefits Plans page.

***Different Diagnosis** means any of the following:

- A diagnosis of a Critical Illness that is for a different illness/condition than a previously diagnosed illness/condition.
  Note: A cancer that has spread to a different area of the body is not a different illness/condition than the previously diagnosed Cancer.
- A subsequent diagnosis of a Critical Illness that is for the same illness/condition (including a Cancer that has spread to a different area of the body) as a Critical Illness for which benefits were payable under the Policy, and that occurs more than 3 months after the date of the previous diagnosis.
- A subsequent diagnosis of a Critical Illness that is for the same illness/condition (including a Cancert hat has spread to a different area of the body) as an illness/condition diagnosed prior to your coverage effective date under the Policy, and that occurs more than 30 days after the date of the previous diagnosis.

Exception: A subsequent diagnosis of the same illness/condition under the quality of life module, other than Coma and Infectious Disease, is not considered a Different Diagnosis regardless of the time period between diagnoses.

Same Diagnosis means either of the following:

- A subsequent diagnosis of a Critical Illness that is for the same illness/condition (including a Cancer that has spread to a different area of the body) as a Critical Illness for which benefits were payable under the Policy, and that occurs within 3 months of the date of the previous diagnosis.
- A subsequent diagnosis of a Critical Illness that is for the same illness/condition (including a Cancert hat has spread to a different area of the body) as an illness/condition diagnosed prior to your coverage effective date under the Policy, and that occurs more than 30 days after the date of the previous diagnosis.

Exception: A subsequent diagnosis of the same illness/condition under the quality of life module, other than Coma and Infectious Disease, is considered the Same Diagnosis regardless of the time period between diagnoses.

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-CI4-POL-16; Certificate form #RL-CI4-CERT-16; Spouse Critical Illness Rider form #RL-CI4-SPR-16; Children's Critical Illness Rider form #RL-CI4-CHR-16; Wellness Benefit Rider form #RL-CI4-WELL-16;. Form numbers, provisions and availability may vary by state and employer's plan. 1343689

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

Program Offered and Administered by Mercer Health & Benefits Administration LLC
AR Insurance License #100102691 CA Insurance License #0G39709 In CA d/b/a Mercer Health & Benefits Insurance Services LLC