



OPTALIS PROFESSIONAL SERVICES LLC

Critical illness insurance



What is it?

Critical illness insurance is a supplemental health product that may provide benefits if you or your covered dependent suffers a covered illness. Conditions diagnosed or losses that occur prior to insurance taking effect are not covered.

Why is this coverage valuable?

Unexpected expenses can add up after a critical illness. This coverage provides cash to pay health insurance deductibles, transportation, childcare, and anything else you and your family need while you receive treatment and recover.

Your critical illness coverage

Eligibility description	All full-time employees
Contribution	You pay the cost of your coverage
Employee coverage amount	\$10,000, \$20,000, or \$30,000
Spouse/domestic partner coverage amount	\$10,000, \$20,000, or \$30,000 up to 100% of employee benefit amount
Dependent children coverage	You can elect Critical Illness Insurance for your dependent children in the amount of \$5,000, \$10,000 or \$15,000 (up to 100% of the employee coverage amount) when you choose coverage for yourself
Covered conditions	
Heart attack	100%
Arterial/vascular disease	50%
Mitral or aortic valve disease	25%
Sudden cardiac arrest	50%
Stroke	100%
Major organ failure (heart, lung, liver, pancreas, or intestine)	100%
End state renal (kidney) failure	100%
Invasive cancer	100%
Noninvasive cancer (in situ)	25%
Skin cancer	\$1,000 per lifetime
Supplemental benefits	
AIDS	100%
Alzheimer's disease	100%
Parkinson's disease	100%
ALS/Lou Gehrig's disease	100%
Multiple sclerosis	100%
Huntington's disease	100%
COPD	100%



Benign brain tumor	100%
Loss of Sight	100%
Loss of Hearing	100%
Loss of Speech	100%
Occupational disease (employee only)	
HIV	100%
Hepatitis (B, C, D)	100%
Tuberculosis	25%
Invasive MRSA infection	25%
Tetanus	25%
Rabies	25%
Infectious disease benefit	
Infectious Disease	25% (payable 4 days after hospital confinement)
Additional childhood conditions	
Cerebral palsy	100%
Cleft lip, cleft palate	100%
Cystic fibrosis	100%
Down syndrome	100%
Muscular dystrophy	100%
Spina bifida	100%
Type 1 diabetes	100%
Additional plan benefits	
Portability	Included

Please see your policy certificate for additional covered conditions.

Benefit exclusions

Like any insurance, your critical illness policy does have exclusions. The list below provides common exclusions but isn't meant to be exhaustive of all exclusions or limitations that may be part of your policy. See your policy for full details. The policy may not cover covered conditions or loss caused or contributed to by:

- Suicide, attempted suicide, or any intentionally self-inflicted injury, while sane or insane
- Committing or attempting to commit a felony, participation in a felony, or committing a felony
- War or any act of war, declared or undeclared
- Participation in a riot, insurrection, or rebellion of any kind, active participation in a riot, insurrection, or rebellion, voluntary participation in a riot, insurrection, or rebellion, or participation in a riot or insurrection

Benefits won't be payable if the insured person is incarcerated in any type of penal or detention facility. A benefit for heart attack or sudden cardiac arrest isn't payable if the event occurs during a medical procedure. This is an incomplete list of benefit exclusions. A complete list is included in the policy. State variations apply.