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Critical Illness Insurance

Insurance coverage for recovery

More and more Americans are living through cancer, stroke, heart disease and other critical illnesses. It's a mixed blessing. On the one hand, it's another chance at life and family. On the other, surviving a critical illness brings with it considerable financial demands at a time when life is already demanding.

There's life insurance for loved ones who live on. There's disability insurance to help recoup lost income when an illness keeps you from earning your paycheck. But what about the gaps and additional expenses that come up when you're least able to meet them — like when you're battling a major disease? As a hedge against the lost income, out-of-pocket medical expenses and all the "little things" that add up, there is Critical Illness Insurance from Reliance Matrix.

The Critical Illness plan offers employers a valuable benefit at no direct cost. Employees have an excellent opportunity to purchase valuable coverage in the increments right for their families through convenient payroll deduction.

Key plan features include:

- Wellness benefit covering any preventive procedure
- Portability, FMLA/MSLA continuation
- Broad childhood condition and infectious disease benefits
- Three levels of infertility coverage available
- Type II diabetes benefits upon diagnosis and for severe complications
- Breast cancer in situ paid at 100%. Mammogram and BRCA testing benefit available

1 American Cancer Society, 2022
2 https://www.autismspeaks.org/autism-statistics-asd

The coverage

- Critical Illness Insurance provides a fixed, lump-sum benefit upon diagnosis of a critical illness, which can include invasive cancer, type II diabetes, infertility, mental illness, infectious disease, sudden cardiac arrest, stroke and TIAs and more
- Child coverage for a broad range of conditions including major congenital structural anomaly; congenital metabolic disorder; congenital chromosomal abnormality; autism spectrum disorder DSM-V levels I,II,III; developmental delay

The benefit

- Coverage from $5,000 to $50,000 for employees and spouses
- Spouse coverage amount may not exceed 100% of the employee's coverage amount
- Customizable coverage options for dependent children, up to 100% of the employee's approved benefit; child coverage is guaranteed issue

5,200
Americans are diagnosed with cancer every day.[1]

1 in 36
children in the U.S. have autism, up from the previous rate of 1 in 44.[2]

The plan design

No categories or grouping means more flexibility in plan design and better protection for employees and families.

Key plan features unique to Critical Illness Insurance include:

Covered conditions and additional benefits	Payable for major critical illnesses including: • Conditions covered up to 100%: - Alzheimer's disease - Benign brain tumor - Breast cancer in situ - Coma - Covid-19 Infection - Heart attack - Infertility III - Infectious disease benefit - Invasive cancer - Kidney failure - Loss of hearing - Loss of sight - Loss of speech - Major organ failure - Mental illness - Motor neuron diseases (such as ALS) - Multiple sclerosis - Occupational HIV - Occupational hepatitis - Paralysis - Parkinson's disease - Ruptured cerebral, carotid or aortic aneurysm - Sepsis - Severe brain damage and stroke - Severe burns - Severe complications of type II diabetes - Stroke - Sudden cardiac arrest • Conditions covered up to 50%: - Coronary artery disease - Carcinoma in situ cancer • Conditions covered up to 25%: - Acute respiratory distress syndrome - Transient ischemic attack - Diagnosis of diabetes type II - Infertility level I, II • Conditions covered up to 10%: - Skin cancer • Mammogram/BRCA testing benefit up to $500 • Second Opinion Benefit up to $1,000
Childhood covered conditions	• Major congenital structural anomaly • Congenital metabolic disorder • Congenital chromosomal abnormality • Developmental delay • Autism spectrum disorder DSM-V levels I,II,III
Employee Assistance Program	Our robust, best-in-class Employee Assistance Program (EAP) is available to those who experience a Critical Illness claim approval at no charge to the employer or the employee. **Key features:** • 24/7/365 Access by Text, Email, Mobile App, Online, and Always Live Answer Phone • Telephonic or Video Counseling Sessions (3 Visits Per Topic) • Medical Advocacy (Support in Navigating Healthcare, Managing Doctor Referrals, and Much More) • Life Coaching (3 Visits Per Topic) • Legal and Financial Consultation (Unlimited Number of Issues)
Wellness benefit	Benefit is offered up to $100 and now covers any preventive screenings, including but not limited to tests, diagnostic procedures, routine examinations and immunizations.
Recurrence and subsequent occurrence benefit benefit	Recurrence and subsequent occurrences are included up to the policy maximum.
Guaranteed issue (GI) and amounts above GI	Available up to $50,000.

Recurrence benefit is not payable for skin cancer, transient ischemic attack or diabetes type II.
Refer to your policy for all provisions, exclusions or limitations.

EAP Frequently Asked Questions

Q: What is the EAP benefit?

A: Employee Assistance Program (EAP) offers benefits to address mental health issues, reduce stress and help make life easier. EAP benefits include mental health sessions with a licensed clinician, legal and financial consultation, as well as work-life referrals for a wide range of life management needs. The EAP is 100% confidential, and benefits are provided at no additional cost to employees and family members.

Q: Is there a fee to use this benefit?

A: EAP services are available at no additional cost to the covered employee, when a Critical Illness claim has been approved.

Q: Who is eligible for EAP benefits?

A: Employees who have received a Critical Illness approval.

Q: What are the 3 telephonic/video EAP clinical sessions intended for?

A: EAP clinical sessions are intended for assessment, referral and short-term problem resolution. Examples of requests that the EAP can assist with include, but are not limited to:

- Emotional wellness
- Stress/anger management
- Family and relationship issues
- Anxiety and depression
- Coping with grief
- Substance abuse

For any issues requiring long-term support, the EAP clinician will provide a referral to services that may be available through medical insurance or community-based resources based on specific needs.

Every 40 seconds
an American will have a heart attack.[3]

21%
of adults are experiencing a mental illness. Equivalent to over 50 million Americans.[4]

about 1 in 5 (19%)
married American women 49 years and younger with no prior births are unable to get pregnant after one year of trying (infertility). Also, about 1 in 4 (26%) women in this group have difficulty getting pregnant or carrying a pregnancy to term (impaired fecundity).[5]

3 American College of Cardiology, 2022

4 https://mhanational.org/sites/default/files/2023-State-of-Mental-Health-in-America-Report.pdf

5 https://www.cdc.gov/reproductivehealth/infertility/index.htm

Group Critical Illness coverage is underwritten by Reliance Standard Life Insurance Company and provided through policy form series LRS-9670, et al.

For more information, contact your Reliance Matrix sales or account manager or visit reliancematrix.com.

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