

For the Employees of the Santa Barbara County Superior Courts



COMPASS  
Chart your course.

## Critical Illness Insurance

A limited benefit policy





**A critical illness isn't polite.**  
It doesn't announce its presence before barging into your life.

### Consider the following:

- In the United States, someone has a heart attack, on average, every 34 seconds.<sup>1</sup>
- For strokes, the average is one every 40 seconds.<sup>2</sup>

<sup>1</sup> "Heart Disease Fact Sheet." Centers for Disease Control and Prevention, 2010.

<sup>2</sup> "Impact of Stroke." American Heart Association, 2011.

These and other critical illnesses can derail your life. They can keep you from working. They can make it difficult to do the simple things that you take for granted every day. And while no insurance product could ever erase the impact of a critical illness, Compass Critical Illness Insurance can help reduce your stress during recovery.

## About Compass Critical Illness Insurance

Compass Critical Illness Insurance is a limited benefit policy. This is not health insurance. There are no co-pays or reimbursements for services. Critical illness insurance pays a benefit on top of any health insurance benefits you currently receive.

Critical illness insurance pays a one-time, lump sum benefit amount upon the diagnosis of a covered disease or illness (selected riders may provide additional benefits). You can use this money for any purpose you like, for example: to help pay for expenses not covered by your medical plan, lost wages, child care, travel, home health care costs, or any of your regular household expenses.

If you are a regular employee who works at least 20 hours a week, you qualify for this insurance. There are no medical questions you need to answer or medical tests you need to take to get coverage.

This is an optional benefit that you can purchase. Premium payments will be made through automatic deduction from your paycheck. This brochure will describe the coverage and options available to you.

This policy is portable – which means that if you leave your employer, you can maintain your coverage. If you choose to keep your coverage, you will be billed directly.

## Your Compass Critical Illness Plan

The plan pays the maximum critical illness benefit available for a covered condition or specified disease, unless otherwise indicated by a percentage.

- Heart Attack
- Stroke
- End Stage Renal (Kidney) Failure
- Coronary Artery Bypass (25% of the maximum critical illness benefit)
- Coma
- Major Organ Failure
- Permanent Paralysis
- Cancer
- Carcinoma In Situ (25% of the maximum critical illness benefit)
- Skin Cancer (10% of the maximum critical illness benefit)

You will be asked for supporting documentation in order for a benefit to be paid. Please see the complete certificate and any applicable rider(s) for details.

Once the maximum benefit has been paid on an illness, coverage will terminate for that covered person for all other conditions or illnesses in the same colored box above (subject to the terms of the Recurrence Rider and Restoration Rider listed below).

Any partial benefits paid will not reduce the available maximum benefit amount for the conditions or illnesses in that same colored box. Provided premiums are paid, coverage would continue for other covered family members.

### Wellness Benefit Rider

The covered employee will receive a single standard annual benefit of \$150 for each covered employee and spouse who completes a health screening test. (The standard child benefit is 50% of the employee benefit amount, with a maximum of \$300 in child benefits payable per calendar year.)

### Restoration of Benefits Rider

The insured person's coverage will remain in effect after suffering a critical illness, and will pay an additional benefit if the insured person experiences a second and different covered illness following a period of six consecutive months during which both of the following are true:

- The insured has had no occurrence of any covered critical illness
- The insured has been free of the covered condition(s) for which benefits were previously paid.

### Recurrence Rider

The insured person can receive a benefit for the same illness twice, following a period of six consecutive months during which both of the following are true:

- The insured has had no occurrence of any covered critical illness
- The insured has been free of the covered condition(s) for which benefits were previously paid.

### Spouse Critical Illness Rider



You may elect critical illness insurance coverage for your spouse/domestic partner\*, through age 69. The spouse maximum critical illness benefit may or may not match the employee benefit amount, so see your available election choices or review the complete certificate for details. You must have coverage for yourself in order to select this rider.

*\* Definition of spouse/domestic partner may vary by state.*

### Children's Critical Illness Rider



You may elect critical illness insurance coverage for your child or children from birth to age 19 or to age 25 if full time student dependent. One rider covers all of your eligible children. The coverage level amounts may be different from what is available to employees and spouses, so see your election choices or the complete certificate for details. You must have coverage for yourself in order to select this rider.

## Exclusions and Limitations\*

Benefits are not payable for any critical illness caused in whole or directly by any of the following:

- Participation or attempt to participate in a felony or illegal activity.
- Suicide, attempted suicide or any intentionally self-inflicted injury, while sane or insane.
- War or any act of war, whether declared or undeclared (excluding acts of terrorism).
- Loss sustained while on active duty as a member of the armed forces of any nation. However, we will refund, upon written notice of such service, any premium that has been accepted for any period not covered as a result of this exclusion.
- Alcoholism, drug abuse or misuse of alcohol or taking of drugs, other than under the direction of a Doctor.



### Benefit Waiting Period

There is a 30-day benefit waiting period.

### Pre-Existing Condition Limitation

Pre-existing condition means a sickness, injury or physical condition which, within the 12 month period prior to your coverage effective date, resulted in you receiving medical treatment, consultation, care or services (including diagnostic measures).

For the first 12 months following your coverage effective date (including the effective dates of any increases to coverage), we will not pay benefits for any condition or illness resulting from a pre-existing condition. Following the satisfaction of the pre-existing condition limitation time period, benefits for a pre-existing condition are the same as benefits for any eligible condition.

### Coverage Reduction

Benefits reduce 50% for the employee and spouse (if applicable) on the policy anniversary following the insured's 70th birthday; however, premiums do not reduce as a result of this benefit change.

## **Children's Critical Illness Rider Limitations and Exclusions**

The exclusions are the same as the above, PLUS no benefit is payable for the covered person's children for Carcinoma in Situ, Coronary Artery Bypass or Skin Cancer.

*\*The exclusions and limitations on this page may vary by state.*

## Chart your course with ING Employee Benefits.

This product is issued and underwritten by ReliaStar Life Insurance Company, a member of the ING family of companies. Home and Administrative Office: 20 Washington Avenue South, Minneapolis, MN 55401. This brochure is a summary only and the policy, certificate and riders should be reviewed for complete provisions, exclusions and limitations.

Compass Critical Illness Policy Form #: RL-CI3-POL-12. Compass Critical Illness Certificate Form #: RL-CI3-CERT-12. Spouse Critical Illness Rider Form #: RL-CI3-SPR-12. Children's Critical Illness Rider Form #: RL-CI3-CHR-12. Wellness Benefit Rider Form #: RL-CI3-WELL-12. Restoration of Benefits Rider Form #: RL-CI3-RES-12. Recurrence Rider Form #: RL-CI3-REC-12. Product availability and benefit provisions may vary by state. Form numbers may vary by state.

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