



Critical Illness Insurance

For Great Falls Public Schools

How the Plan Works

Taking time out for your health should be the only thing on your mind when you're sick. And with Critical Illness Coverage, that's all you'll have to think about. The policy pays a one-time benefit for covered critical illnesses so you can focus on healing.

- Eligibility Requirement**
 If you are a full-time active employee working a minimum of 30 hours per week, you will be covered with these benefits.
- Who pays for the coverage?**
 Critical Illness Insurance premiums are paid for by you through payroll deduction.
- Dependent Eligibility Requirement**
 Dependents must be a Legal spouse, State Certified Domestic Partner and or child(ren) up to age 26 of the covered employee to be eligible for coverage.
- Guaranteed Acceptance**
 With no questions asked, you will be covered for up to \$5,000 in Critical Illness Insurance. With a few extra steps of completing our Evidence of Insurability requirements, you may be covered for up to \$500,000.

Benefits Summary

Coverage Amounts

Employee Critical Illness Insurance	\$5,000 increments to a maximum of \$500,000
Spouse Critical Illness Insurance	\$5,000 increments to a maximum of \$500,000
Child Critical Illness Insurance	\$5,000 increments to a maximum of \$25,000
Spouse and child amounts cannot exceed 100% of the employee amount	

Plan Benefits

Diagnosis	Initial CI	New CI	Recurrence
Cancer	100%	100%	100%
Heart Attack	100%	100%	100%
Stroke	100%	100%	100%
Major Organ Failure	100%	100%	Not Included
Amyotrophic Lateral Sclerosis (ALS)	100%	100%	Not Included
Permanent Paralysis of Two or More Limbs	100%	100%	Not Included
End Stage Renal Disease	100%	100%	Not Included
Carcinoma in Situ	10%	10%	Not Included
Coronary Artery Bypass Surgery	25%	25%	Not Included
Balloon Angioplasty, Stent, or Laser Relief Procedure	10%	10%	Not Included

Plan Features

Coverage Waiting Period	30 days
Continuation of Coverage: (Direct bill is available if you lose eligibility under the policy except for non-payment of premium)	You may elect to continue coverage under the Direct Bill Plan by submitting a direct bill application along with the first direct bill premium to LifeMap Assurance Company. Application and payment must be received within 31 days of the date of termination of group coverage.
Recurrence waiting period:	3 Months treatment free
New Critical Illness waiting period:	3 Months after initial diagnosis
Lifetime Maximum Benefit Amount:	200%
Benefit Reduction	The Critical Illness benefit will reduce to 50% of the original face amount at age 75.

LifeMapCo.com

1 (800) 794-5390

This summary is provided for your convenience only and is not intended to be inclusive of all policy provisions. Please see your certificate for complete details. If there is any discrepancy between this summary and the master policy, master policy provisions will prevail.



Monthly Rates		
Age Rates, per \$5,000 of Benefit		
Age	Employee UniTobacco Rate	Spouse UniTobacco Rate
24 and under	\$1.111	\$1.223
25-29	\$1.523	\$1.676
30-34	\$2.384	\$2.622
35-39	\$3.940	\$4.333
40-44	\$6.907	\$7.597
45-49	\$11.510	\$12.661
50-54	\$17.403	\$19.143
55-59	\$24.342	\$26.776
60-64	\$32.939	\$36.232
65-69	\$45.472	\$50.019
70-74	\$151.632	\$166.795
Dependent Child		
\$0.151 per \$5,000 of benefit		

Limitations & Exclusions

The policy does not cover any loss including, but not limited to:

- Any conditions not specified in the policy as being covered
- Diagnosis of a Critical Illness or a surgery performed during the coverage waiting period
- Diagnosis of a Critical Illness or a surgery performed outside of the United States or its territories
- Instigation and/or active participation in a riot or war
- Committing or attempting to commit an assault or felony
- Intentionally self-inflicted injuries or suicide

Pre-existing Condition Exclusion: The benefits of the policy will not be payable for any loss caused by a pre-existing condition during the first 12 months of coverage, or during the first 12 months after an increase in coverage. However, after this 12 month period, loss due to such conditions will be payable unless specifically excluded from coverage.

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