

# Group Critical Illness Insurance



Plan for the Costs of a Serious Illness So You Can Focus on Getting Well

## Covered Conditions

- Heart attack
- Stroke
- Cancer (cancer spread beyond initial tissue)
- End stage renal (kidney) failure
- Major organ failure
- Coma
- Paralysis of two or more limbs
- Loss of sight
- Occupational HIV
- Occupation Hepatitis

## Health Maintenance Screening Benefit

Receive \$50 once per calendar year when visiting a doctor for a wellness screening

## Premium Rates

Premium Rates are based on the Employee's age at the time coverage is elected. If Spouse coverage is elected, the Spouse premium cost is based on the Employee's age

## Benefit Options You May Elect

### Coverage Amount

**You (Employee)**

\$5,000 - \$20,000 in increments of \$5,000; your children are automatically covered at 50% of your coverage amount

**Your Spouse**

Equal to amount elected on Employee

## Bi-Weekly Premium Rates

### Employee Non-Tobacco Bi-weekly Issue Age Premiums

Coverage Amount		Employee Age					
		18-29	30-39	40-49	50-59	60-69	70+
\$5,000	Employee	\$0.99	\$1.64	\$2.95	\$4.85	\$8.12	\$14.01
	Employee & Spouse	\$1.98	\$3.28	\$5.90	\$9.70	\$16.24	\$28.02
\$10,000	Employee	\$1.98	\$3.28	\$5.91	\$9.69	\$16.25	\$28.02
	Employee & Spouse	\$3.96	\$6.56	\$11.82	\$19.38	\$32.50	\$56.04
\$15,000	Employee	\$2.98	\$4.92	\$8.86	\$14.54	\$24.37	\$42.02
	Employee & Spouse	\$5.96	\$9.84	\$17.72	\$29.08	\$48.74	\$84.04
\$20,000	Employee	\$3.97	\$6.55	\$11.82	\$19.38	\$32.49	\$56.03
	Employee & Spouse	\$7.94	\$13.10	\$23.64	\$38.76	\$64.98	\$112.06

### Employee Tobacco Bi-weekly Issue Age Premiums

Coverage Amount		Employee Age					
		18-29	30-39	40-40	50-59	60-69	70+
\$5,000	Employee	\$1.22	\$2.38	\$5.10	\$9.67	\$17.84	\$29.15
	Employee & Spouse	\$2.44	\$4.76	\$10.20	\$19.34	\$35.68	\$58.30
\$10,000	Employee	\$2.45	\$4.76	\$10.20	\$19.34	\$35.68	\$58.29
	Employee & Spouse	\$4.90	\$9.52	\$20.40	\$38.68	\$71.36	\$116.58
\$15,000	Employee	\$3.67	\$7.13	\$15.30	\$29.01	\$53.52	\$87.44
	Employee & Spouse	\$7.34	\$14.26	\$30.60	\$58.02	\$107.04	\$174.88
\$20,000	Employee	\$4.89	\$9.51	\$20.40	\$38.68	\$71.35	\$116.58
	Employee & Spouse	\$9.78	\$19.02	\$40.80	\$77.36	\$142.70	\$233.16

# CRITICAL ILLNESS & ACCIDENT INSURANCE

## Standard (started on 8/1/2022) – Policy #761426

### **Supplemental Claims – The Standard**

#### **WHO submits Supplemental claims?**

Supplemental claims are submitted by the members.

#### **WHERE does a member submit a Supplemental claim?**

**Online:** Upload the completed Supplemental claim form and supporting documentation via the member portal. <https://www.standard.com/individual/file-claim>

**Fax:** 402.328.4029

**Mail:** Standard Insurance Company  
PO Box 85508

Lincoln, NE 68501-5508

#### **HOW long does it take to reach a claim decision?**

It can take up to 5 business days from the receipt of all required information.

#### **WHAT supporting documentation can a member submit with the Supplemental claim form?**

##### **Accident Insurance claims:**

- Fully completed, signed and dated claim form.
- Scanned copy or physical copy of itemized medical bills.
- Accident/incident reports, if applicable
- *Youth Organized Sports Benefit:* Proof of child's registration in the organized sport event (i.e., roster of sports team with child's name listed)

##### **Critical Illness claims:**

- Fully completed, signed and dated claim form and physician's statement.
- The Standard will request copies of medical records.

##### **Hospital Indemnity claims:**

- Fully completed, signed, and dated claim form.
- Scanned copy or actual copy of itemized medical bills that include diagnosis, dates of service, type of room/board and/or a completed Attending Physician Statement.

##### **Health Maintenance Screening/Wellness Benefit:**

- Submit a Health Maintenance Screening Benefit claim form.
- Select the procedure and indicate the date performed.
- If member is insured under multiple Supplemental products with Health Maintenance Screening Benefit, only one claim needs to be submitted.

#### **HOW can a member check the status of a claim?**

A member can check the status of a claim either via the online member portal or by calling 866.851.5505.