



## Quick View

## Voluntary Critical Illness Insurance

Many times when a major illness is diagnosed, there can be several expenses that are not covered by medical insurance. Critical Illness insurance pays a lump sum benefit when a covered critical illness is diagnosed. This benefit is paid direct to the policyholder to help cover any expenses that typically are paid out of pocket.

# WMHIP

Transforming healthcare together

Prepared for:

## Grand Rapids Community College

Choose a Benefit Amount	Covered Illnesses	Provisions
<b>\$10,000</b> or <b>\$20,000</b>	<b>Invasive Cancer</b>  <b>Heart Attack</b>  <b>Stroke</b>	<b>GUARANTEE ISSUE!</b>  <b>NO PRE-EXISTING WAITING PERIOD!</b>
		<b>Different Illness Diagnosis:</b> <b>6</b> month separation
Spouse at <b>50%</b>  Child(ren) at <b>50%</b> <i>(no addtl' premium up to age 26)</i>	Major Organ Transplant <i>(100% transplant list)</i>  Kidney Failure  *Skin Cancer <b>(\$250)</b> *once per calendar year	<b>Same Illness Diagnosis:</b> <b>6</b> month separation
		Portable at same rate  No Maximum Number of Payouts

### Bi-Weekly (24 of 26) RATES

**\$10,000**  
*(spouse/child(ren) @ \$5,000)*

**\$20,000**  
*(spouse/child(ren) @ \$10,000)*

Attained Age	\$10,000 (spouse/child(ren) @ \$5,000)				\$20,000 (spouse/child(ren) @ \$10,000)			
	Employee Only	Employee +Spouse	Employee +Child(ren)	Employee +Family	Employee Only	Employee +Spouse	Employee +Child(ren)	Employee +Family
18-25	\$1.38	\$2.07	\$1.38	\$2.07	\$2.74	\$4.11	\$2.74	\$4.11
26-30	\$2.01	\$3.02	\$2.01	\$3.02	\$4.01	\$6.01	\$4.01	\$6.01
31-35	\$2.49	\$3.74	\$2.49	\$3.74	\$4.97	\$7.46	\$4.97	\$7.46
36-40	\$3.47	\$5.20	\$3.47	\$5.20	\$6.92	\$10.38	\$6.92	\$10.38
41-45	\$4.30	\$6.45	\$4.30	\$6.45	\$8.58	\$12.88	\$8.58	\$12.88
46-50	\$5.24	\$7.87	\$5.24	\$7.87	\$10.47	\$15.71	\$10.47	\$15.71
51-55	\$8.48	\$12.72	\$8.48	\$12.72	\$16.95	\$25.42	\$16.95	\$25.42
56-60	\$8.36	\$12.54	\$8.36	\$12.54	\$16.70	\$25.05	\$16.70	\$25.05
61-65	\$17.70	\$26.56	\$17.70	\$26.56	\$35.39	\$53.09	\$35.39	\$53.09
66+	\$31.55	\$47.32	\$31.55	\$47.32	\$63.08	\$94.63	\$63.08	\$94.63

**IMPORTANT** – This document only is designed to provide a high level overview of the benefits contained herein and does not contain a comprehensive overview of each plan. Please refer to each benefit brochure for a complete listing of all benefit features, limitations, and exclusions. Where any discrepancy exists, policy language will preside.