Critical Illness, Accident Insurance, Voluntary Life, AD&D and LTD

Offered to The California State University
Medical insurance helps, but it doesn’t pay for everything.

An estimated 10 million working-aged Americans struggled to pay medical bills in 2013 – even though they had health insurance.

Source: NerdWallet Health. In 2013, NerdWallet aggregated multiple sources and data sets to estimate the impact of medical bills on Americans that year.

Medical fundraisers account for 1/3 of all GoFundMe campaigns, and bring in more money than any other category on the platform.

Critical Illness Insurance
Critical Illness Insurance

Helps create a financial safety net if you or a family member suffer a serious illness:

• Helps you cover unbudgeted expenses
• Lump sum is paid directly to you for diagnosis of a covered illness
• Select benefit:
  - Up to $50,000 for you
  - Up to $30,000 for your spouse or domestic partner
  - Your children are automatically covered under your plan, at 50%
• Guarantee Issue: No health questions
• You must be under age 65 when you first apply in order to enroll in coverage
• Portable: Take it with you if you retire or leave employment
## Critical Illness – Diagnosis Benefits

<table>
<thead>
<tr>
<th>Covered Conditions</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>100% Benefit</strong></td>
</tr>
<tr>
<td>• Heart Attack</td>
</tr>
<tr>
<td>• Severe Stroke</td>
</tr>
<tr>
<td>• Invasive Cancer</td>
</tr>
<tr>
<td>• End Stage Renal Failure</td>
</tr>
<tr>
<td>• Major Organ Failure</td>
</tr>
<tr>
<td><strong>25% Benefit</strong></td>
</tr>
<tr>
<td>• Non-invasive Cancer</td>
</tr>
<tr>
<td>• Severe Coronary Artery Disease with recommendation for surgery</td>
</tr>
<tr>
<td><strong>21 Childhood Diseases</strong></td>
</tr>
<tr>
<td>• Anal Atresia</td>
</tr>
<tr>
<td>• Anencephaly</td>
</tr>
<tr>
<td>• Biliary Atresia</td>
</tr>
<tr>
<td>• Cerebral Palsy</td>
</tr>
<tr>
<td>• Cleft Lip or Cleft Palate</td>
</tr>
<tr>
<td>• Club Foot</td>
</tr>
<tr>
<td>• Coarctation of the Aorta</td>
</tr>
<tr>
<td>• Cystic Fibrosis</td>
</tr>
<tr>
<td>• Diaphragmatic Hernia</td>
</tr>
<tr>
<td>• Down's Syndrome</td>
</tr>
<tr>
<td>• Gastroschisis</td>
</tr>
<tr>
<td>• Hirschsprung's Disease</td>
</tr>
<tr>
<td><strong>50% Benefit</strong></td>
</tr>
<tr>
<td>• Hypoplastic Left Heart Syndrome</td>
</tr>
<tr>
<td>• Infantile Hypertrophic Pyloric Stenosis</td>
</tr>
<tr>
<td>• Muscular Dystrophy</td>
</tr>
<tr>
<td>• Omphalocele</td>
</tr>
<tr>
<td>• Patent Ductus Arteriosus</td>
</tr>
<tr>
<td>• Spina Bifida Cystica with Myelomeningocele</td>
</tr>
<tr>
<td>• Tetralogy of Fallot</td>
</tr>
<tr>
<td>• Transposition of the Great Arteries</td>
</tr>
</tbody>
</table>
Critical Illness – Additional Benefits

Reoccurrence Benefit
- Diagnosed with the same illness again while covered under plan
- 12-month separation period, treatment-free (Treatment is defined as surgery, radiation and chemotherapy; not maintenance drugs or check-ups)
- Covered at 100% of benefit amount

Additional Occurrence Benefit
- Diagnosed with a different, subsequent illness
- 90-day separation period between diagnoses
- Covered at 100% of benefit amount

Health Maintenance Screening Benefit
- Pays $100 benefit to employees, spouse or domestic partners, and dependent children up to twice every calendar year
- The second screening must be performed on a separate calendar day to be eligible
- No waiting period
- Simple one-step claim process – online or paper form

Covered Health Screenings
- Abdominal aortic aneurysm ultrasound
- Ankle brachial index (ABI) screening for peripheral vascular disease
- Biopsies for cancer
- Bone density screening
- Breast ultrasound
- Cancer antigen 125 (CA 125) blood test for ovarian cancer
- Cancer antigen 1503 (CA 15-3) for breast cancer
- Carcinoembryonic antigen (CEA) blood test for colon cancer
- Colonoscopy
- Complete blood count (CBC)
- Comprehensive metabolic panel (CMP)
- Electrocardiogram (EKG)
- Hemocult stool analysis
- Hemoglobin A1c
- Human papillomavirus (HPV) vaccination
- Lipid panel
- Mammography
- Pap smears or thin prep Pap test
- Prostate-specific antigen (PSA) test
- Stress test on a bicycle or treadmill
- Any generally accepted cancer screening
Accident Insurance
Accident Insurance

Don’t let an accident damage your financial health:

• Helps you pay for out-of-pocket expenses due to covered accidents
• Pays a benefit directly to you
• 24-hour coverage
• Coverage is also available for your spouse or domestic partner and children
• Portable: Take it with you if you retire or leave employment
Accident Claims Example

Soccer Injury

- Emily’s 15-year-old daughter Katie was playing in a soccer tournament
- While attempting a slide tackle, Katie’s leg became tangled with her opponent and she was unable to walk
- Emily took Katie to the ER where scans revealed a torn ACL and meniscus, requiring surgery
- Emily used part of her Accident Insurance benefit to cover the co-pays she incurred under her medical insurance plan

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency room</td>
<td>$200</td>
</tr>
<tr>
<td>X-ray</td>
<td>$60</td>
</tr>
<tr>
<td>MRI</td>
<td>$300</td>
</tr>
<tr>
<td>Knee surgery</td>
<td>$1,000</td>
</tr>
<tr>
<td>Surgical facility benefit</td>
<td>$500</td>
</tr>
<tr>
<td>Crutches</td>
<td>$200</td>
</tr>
<tr>
<td>Physician follow-up (three visits)</td>
<td>$210</td>
</tr>
<tr>
<td>Physical therapy (four sessions)</td>
<td>$200</td>
</tr>
<tr>
<td>Youth Organized Sport Benefit</td>
<td>$667.50</td>
</tr>
<tr>
<td><strong>Total Benefits Paid</strong></td>
<td><strong>$3,337.50</strong></td>
</tr>
</tbody>
</table>
Care Through the Life of an Injury

**Injury**
- Burns
- Dislocations
- Accidental Dismemberment,
- Eye Injuries
- Concussion
- Loss of Hearing
- Lacerations
- Fractures
- Coma
- Ruptured Disk
- Paralysis
- Rotator cuff

**Emergency**
- Emergency Dental
- Urgent Care
- Emergency Room
- X-ray
- Major Diagnostic Exam

**Transport**
- Ambulance

**Hospitalization**
- Hospital Admission
- Hospital Confinement
- CCU Confinement
- CCU Admission

**Surgery**
- Abdominal/Thoracic Surgery
- Outpatient Surgical Facility
- Skin Grafts
- Knee Cartilage/Ligament/ tendon repair

**Follow-up Care**
- Chiropractor
- Medical Appliance
- Hearing Device
- Physical Therapy
- Physician care
- Prosthesis
- Rehab Facility
- Lodging

**TheStandard**
Vountary Life Insurance
Voluntary Life Insurance

Life insurance can help protect your family from financial hardship in the event of an injury or death.

40% of U.S. households with children under 18 would immediately have trouble meeting everyday living expenses if a primary wage earner were to die today, and 70% would have difficulty meeting everyday expenses within just a few months.

Source: LIMRA Household Trends in U.S. Life Insurance Ownership, 2010

$7-10K average funeral cost in 2019

Source: https://www.parting.com/blog/funeral-costs-how-much-does-an-average-funeral-cost/
Voluntary Life Insurance
Coverage Options

Employee
Increments of $10,000 up to $200,000 and then increments of $25,000 from $225,000 to $1,500,000

spouse or domestic partner
Increments of $10,000 up to $200,000 and then increments of $25,000 from $225,000 to $750,000

Child(ren)
$5,000; $10,000 or $20,000

Special Opportunity
Employees who are not insured or are insured for less than $100,000 may elect up to the Guarantee Issue amount of $100,000 without submitting medical Evidence of Insurability.*

* Those previously declined EOI are not eligible for the GI offering.
Voluntary Life Insurance

Plan Features

• No age reduction – your coverage will not reduce with age
• Continuation of coverage available at the same rate structure, even if you leave employment
• If you are totally disabled under age 60, you may be eligible to have coverage continued – with no premium requirement – until age 70
• If you become terminally ill, you may be eligible to take up to 75% of your coverage early

For coverage rates and additional details, please visit the CSU website for The Standard at www.standard.com/mybenefits/csu to find links to the Voluntary Life Brochure and Certificate of Coverage.
Voluntary AD&D Insurance
Voluntary AD&D Insurance Benefits

- You may elect Voluntary Accidental Death & Dismemberment (AD&D) at any time
- When you elect coverage for yourself, you may also elect coverage for your dependents
- Available coverage amounts are listed below
  Note: Employee coverage may not exceed 10 times annual earnings

<table>
<thead>
<tr>
<th>Employee</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>$25,000</td>
<td>$100,000</td>
<td>$250,000</td>
<td>$500,000</td>
</tr>
<tr>
<td>$50,000</td>
<td>$150,000</td>
<td>$300,000</td>
<td>$600,000</td>
</tr>
<tr>
<td>$75,000</td>
<td>$200,000</td>
<td>$400,000</td>
<td>$700,000</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Spouse/Domestic Partner OR Children</th>
<th>Spouse/Domestic Partner AND Children</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spouse/Domestic Partner:</td>
<td>Spouse/Domestic Partner:</td>
</tr>
<tr>
<td>60% of your coverage</td>
<td>50% of your coverage</td>
</tr>
<tr>
<td>Children:</td>
<td>Children:</td>
</tr>
<tr>
<td>15% of your coverage (per child)</td>
<td>10% of your coverage (per child)</td>
</tr>
</tbody>
</table>
The benefit for loss of life is equal to 100% of the elected AD&D amount.

Voluntary AD&D Insurance Features

For other covered losses, a percentage of the AD&D benefit is payable.

<table>
<thead>
<tr>
<th>Loss Type</th>
<th>% Payable</th>
</tr>
</thead>
<tbody>
<tr>
<td>Thumb and index finger of the same hand</td>
<td>25%</td>
</tr>
<tr>
<td>Hand or foot</td>
<td></td>
</tr>
<tr>
<td>Sight in one eye</td>
<td>50%</td>
</tr>
<tr>
<td>Audible speech</td>
<td></td>
</tr>
<tr>
<td>Hearing in both ears</td>
<td></td>
</tr>
<tr>
<td>Two or more of the losses listed above</td>
<td>100%</td>
</tr>
</tbody>
</table>

Age reduction applies to AD&D coverage.

<table>
<thead>
<tr>
<th>Age</th>
<th>% Payable</th>
</tr>
</thead>
<tbody>
<tr>
<td>70-74</td>
<td>65%</td>
</tr>
<tr>
<td>75-79</td>
<td>45%</td>
</tr>
<tr>
<td>80-84</td>
<td>30%</td>
</tr>
<tr>
<td>85 or over</td>
<td>15%</td>
</tr>
</tbody>
</table>
Voluntary Long Term Disability
To be eligible for Voluntary LTD insurance coverage, you must be:

An employee of the Employer who is Actively At Work and appointed half-time or more for at least six months and one (1) day in one of the following employee categories: E99, R02, R05, R06, R07, R08, R09 (CSUEU), R10, R11 (Teaching Associates only), or R13 (English Language Program Instructors----CSULA)

Note that if you are covered under the employer-paid Long Term Disability plan, you are not eligible for the Voluntary plan.

- You may elect coverage in increments of $100 from a minimum of $500 to a maximum of $7,500
- You cannot exceed 60% of your insured Predisability Earnings
- You may choose between a 30-day and 90-day Benefit Waiting Period
Enrolling in Voluntary Long Term Disability Benefits

• If you are applying more than 60 days after becoming eligible for LTD, you must meet the Active Work requirement and you will be required to submit Evidence of Insurability.

• For coverage rates and additional details, please visit the CSU website for The Standard at [www.standard.com/mybenefits/csu](http://www.standard.com/mybenefits/csu) to find links to the Voluntary Long Term Disability brochure and Certificate of Coverage.
Questions and Answers

For more information on the plans and to view rates, please visit:

www.standard.com/mybenefits/csualign
FAQs – Critical Illness and Accident

• If I file a claim for one of these benefits, is it taxable?
  • Both Critical Illness and Accident Insurance are paid with post-tax dollars, therefore benefits are not considered taxable income.

• Can I enroll in both Critical Illness and Accident Insurance?
  • Yes. Both are available for enrollment to all benefit eligible employees.

• How do I file for a Health Maintenance Screening Benefit (HMSB) under Critical Illness?
  • Claiming for Health Maintenance Screening benefits can be done online at www.standard.com or via paper form by mail or fax. The claim form is a simple employee statement with check boxes. No receipts or physician’s statements are required.

• How many tests can be submitted per year for the HMSB?
  • Two tests per covered person can be submitted per calendar year so long as the two tests were performed on different calendar dates.
FAQs – Critical Illness and Accident

• Is there a chart listing all the covered screenings for the HMSB?
  • A complete list of the 21 covered screenings can be found on the claim form on www.standard.com or in the certificate.

• If I had a heart attack in the past, will I be able to claim the heart attack benefit should I have another heart attack?
  • Critical Illness has no pre-existing condition exclusion. As long as the heart attack occurs after your coverage effective date, it will be payable as the initial occurrence.

• I was diagnosed with cancer and am in remission. Should my cancer return/recur, can I claim for cancer?
  • Unfortunately, because your cancer was initially diagnosed prior to the effective date, benefits would not be payable. You would be covered for a new diagnosis of an unrelated cancer and all the other covered illnesses occurring after your coverage effective date.
FAQs – Critical Illness and Accident

• What is the difference between Accident Insurance and AD&D?
  • Accident Insurance covers all kinds of injuries whereas Accidental Death and Dismemberment only covers the most severe kinds of injuries or accidental death. Accident Insurance is designed to help with the out-of-pocket costs in routine injuries whereas the dismemberment benefits in AD&D are designed to help with costs related to having a lifetime impairment from the associated loss of certain physical parts or abilities.

• On Accident Insurance, what do I need to do to claim the Youth Organized Sports Benefit?
  • In addition to the employee statement, physician’s statement and bills or records of the treatments your child received, you will need to provide a copy of the registration form for the sport your child was playing when they became injured.
Frequently Asked Questions – Voluntary Life

- I already have $150,000 in Voluntary Life coverage for myself, can I add another $100,000 with no medical questions for the Special Enrollment period?
  - No, the maximum Guarantee Issue (GI) offering is $100,000 in total.

- I submitted medical questions years ago and was declined, can I still have the Guarantee Issue of $100,000?
  - No, the Special Enrollment with GI is only available if you have not submitted medical questions that resulted in a denial. Please re-submit the medical questionnaire for reconsideration.

- Can I enroll my Spouse/Domestic Partner?
  - Yes, but medical questions will be required for any amount.

- Will my rate be locked in at my current enrolling age?
  - No, Voluntary Life is age-graded meaning your rate bracket will change every five years resulting in a rate increase.
Frequently Asked Questions – Voluntary Life

• If I decide to decrease or cancel my Voluntary Life, do I have to wait until Annual Enrollment?
  • No, you may modify or cancel coverage at any time of year. The change will become effective first of the month after you log-in and elect a decrease/cancellation.

• If I retire or change employers can I continue my Voluntary Life?
  • Yes, as long as you are not Totally Disabled at the time you separate, you may continue your coverage with Standard direct with the same rate structure you had as an active employee.

• Are there any exclusions that would make my Voluntary Life policy not pay out?
  • The only exclusion is a suicide exclusion for the first year of the policy. After one year, there are no exclusions.

• Does this insurance have cash value?
  • Voluntary Life is a Term Life policy with no cash value.