Critical Illness

Critical Illness Insurance, administered by Voya Financial and underwritten by ReliaStar Life Insurance Company, pays a benefit if an employee is diagnosed with a critical illness. Employees can choose a benefit amount of $15,000, $25,000 or $40,000.

### Monthly Cost

The monthly premium for the employee and/or spouse is based on the age of the covered employee as of January 1 of the current plan year, and are in five-year age bands. An employee may not be covered both as an employee and as a dependent.

### Employee/Spouse

<table>
<thead>
<tr>
<th>Employee Age</th>
<th>Benefit Amount*</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;25</td>
<td>$1.50</td>
</tr>
<tr>
<td>25 – 29</td>
<td>$2.00</td>
</tr>
<tr>
<td>30 – 34</td>
<td>$3.50</td>
</tr>
<tr>
<td>35 – 39</td>
<td>$4.50</td>
</tr>
<tr>
<td>40 – 44</td>
<td>$7.00</td>
</tr>
<tr>
<td>45 – 49</td>
<td>$13.00</td>
</tr>
<tr>
<td>50 – 54</td>
<td>$18.00</td>
</tr>
<tr>
<td>55 – 59</td>
<td>$26.50</td>
</tr>
<tr>
<td>60 – 64</td>
<td>$49.50</td>
</tr>
<tr>
<td>65 – 69</td>
<td>$70.00</td>
</tr>
<tr>
<td>70 +</td>
<td>$83.00</td>
</tr>
</tbody>
</table>

*The costs are per covered person (employee/spouse) for the benefit amount elected.

### Example: Calculating Cost for $15,000 Option

- Employee age is 43: $4.20
- Spouse rate based on employee age: $4.20
- Three children (varying ages): $0

**Total Monthly Premium**: $8.40

*For more information on the covered condition definitions, visit [www.ncflex.org](http://www.ncflex.org).

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**NEW for 2023**: This plan now offers a $40,000 option for employees and their eligible family members. All options include a $50 wellness benefit per covered person for one health screening test per year. See page 23 for more information.

Also new for 2023, the **Infectious Disease Benefit Rider**. The Diagnosis Benefit pays $100 once per calendar year per covered person for a COVID-19 diagnosis. The Hospital Confinement Benefit pays $2,000 once per calendar year per covered person if confined to a hospital due to COVID-19.
Example: Benefit Payment*

<table>
<thead>
<tr>
<th>Covered Condition</th>
<th>Lump-Sum Benefit Payment Received</th>
</tr>
</thead>
<tbody>
<tr>
<td>The employee has a heart attack</td>
<td>$25,000</td>
</tr>
<tr>
<td>Three months later, the employee is diagnosed with noninvasive cancer</td>
<td>$6,250</td>
</tr>
<tr>
<td>12 months later the employee has another heart attack</td>
<td>$25,000</td>
</tr>
<tr>
<td>Two months later the employee becomes paralyzed</td>
<td>$25,000</td>
</tr>
<tr>
<td><strong>Total Payout</strong></td>
<td><strong>$81,250</strong></td>
</tr>
</tbody>
</table>

*This example represents an employee who has chosen the $25,000 option. An employee’s individual experience may vary.

Certificate of Coverage

The Certificate of Coverage, which can be found in the Critical Illness section of www.ncflex.org, provides complete details about the benefits and the limitations and exclusions.

Pre-Existing Condition

A pre-existing condition means a sickness or condition which resulted in medical treatment, consultation, care or services (including diagnostic measures) for a designated period of time before the coverage or increase effective date. There are no pre-existing condition limitations on this Critical Illness Insurance coverage. Covered members will be eligible for the benefit amount as shown on the schedule of benefits in the certificate, if they are diagnosed with a covered Critical Illness on or after their coverage effective date. For a complete description of available benefits, exclusions and limitations, see the certificate of insurance and any riders.

Portability Privilege

The portability feature allows continuation of critical illness coverage when employment ends or the policy terminates, by paying premiums directly to Voya Financial. Employees can contact Voya Benefits for more information at 1-877-464-5111.

Beneficiary

To designate a beneficiary, please visit www.ncflex.org. Click on the “Enroll Now” button and log in to designate a beneficiary.

Tax Issues

Whenever a benefit claim is paid, a 1099 tax form will be sent to the home address in January of the following year. An employee should consult with a tax advisor regarding the possible effects of the purchase and/or receipt of benefits under Critical Illness Insurance.
Wellness Benefit – New for 2023:

The Wellness Benefit is included in all three Critical Illness plans. If a participating employee completes an eligible health screening test, they are eligible for a Wellness Benefit payment. The health screening test must occur on or after their effective date. If the employee’s spouse and/or children are covered under their Critical Illness plan, they can also file for a Wellness Benefit payment for a covered health screening test.

Only one benefit is payable per covered member per calendar year, regardless of how many screenings are completed by that member.

<table>
<thead>
<tr>
<th>Covered Member</th>
<th>Wellness Benefit available once per year with a covered screening:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$50</td>
</tr>
<tr>
<td>Spouse</td>
<td>$50</td>
</tr>
<tr>
<td>Child</td>
<td>50% of employee’s wellness benefit amount</td>
</tr>
</tbody>
</table>

What types of health screening tests are eligible?

Health screening tests include, but are not limited to:

- Blood tests for triglycerides
- Pap smear or thin prep pap test
- Flexible sigmoidoscopy
- CEA (blood test for colon cancer)
- Bone marrow testing
- Serum cholesterol test for HDL & LDL levels
- Hemoccult stool analysis
- Serum Protein Electrophoresis (myeloma)
- Breast ultrasound, sonogram, MRI
- Chest x-ray
- Mammography
- Colonoscopy
- CA 15-3 (breast cancer)
- Stress test on bicycle or treadmill
- Fasting blood glucose test
- Thermography
- PSA (prostate cancer)
- Hearing test
- Routine eye exam
- Routine dental exam
- Well child/preventative exams through age 18
- Biometric screenings
- Electrocardiogram (EKG)
- Annual Physical Exam – Adults
- CA 125 (ovarian cancer)
- Tests for sexually transmitted infections (STIs)
- Ultrasound screening for abdominal aortic aneurysms
- Hemoglobin A1C (HbA1c)
- Bone density screening
- COVID-19 test