



CRITICAL INSURANCE for Interboro School District

A personalized guide to understanding your plan

What is Critical Illness Insurance?

This coverage pays a lump-sum benefit following the diagnosis of a critical illness, like a heart attack or stroke. Critical Illness Insurance is supplemental coverage that can complement your health insurance and help cover your out-of-pocket expenses.

Use your benefits any way you like.

Use your benefit proceeds however you want. Whether it is toward your mortgage, medical bills or student loans, it is up to you.

Coverage highlights

- Select the coverage amount that fits your life
- Affordable premiums
- Simplified claims-filing

How does the coverage work?

When you carry Critical Illness Insurance and have a covered event, simply file a Critical Illness claim with our Claims Care Team online, or via mail or fax. You'll be paid a total cash benefit based on:

- The benefit amount elected from the chart below,
- The diagnosed critical illness, and
- Whether it is an initial occurrence, a reoccurrence of the same critical illness or an occurrence of a different critical illness, up to the maximum payment.

There is no wait between the initial occurrence and different critical illnesses. Reoccurrences of critical illnesses can be paid 6 months after the initial critical illness.

Coverage	Amount range	Maximum payout
Employee	\$10,000 - \$30,000	Unlimited
Spouse	100% of Employee Amount	
Child(ren)	25% of Employee Amount	



Benefit snapshot: Gloria’s heart attack

As a longtime exercise enthusiast, Gloria was in great shape, which is why she never expected to have a heart attack at the age of 48. Gloria was even more surprised when she had a second heart attack the following year, at which point she underwent coronary artery bypass.

Fortunately for Gloria, she had enrolled in Critical Illness Insurance. Having these benefits helped offset the medical bills not covered by insurance, cover her regular bills and replace lost income during her recovery.

Critical Illness covered offered by her employer: Base coverage with unlimited maximum payout

Benefit amount elected by Gloria during enrollment: \$10,000

Gloria’s Critical Illness policy paid these benefits*:

First occurrence:	\$10,000
Reoccurrence:	\$10,000
Coronary artery bypass:	\$2,500
Total benefits paid:	\$22,500

*This example is for illustrative purposes only. Your plan details may vary. See your enrollment guide for more information around the benefits covered under your group’s plan.

What benefits are included in my coverage?

Your Critical Illness Insurance includes a range of covered critical illnesses and benefits, as outlined below. For more information, see your certificate.

CRITICAL ILLNESS PLAN BENEFITS	CI and Cancer Plan
Critical Illness Benefits	
Heart Attack	100%
Stroke	100%
Major Organ Failure	100%
End Stage Renal Failure	100%
Benign Brain Tumor	100%
Bone Marrow or Stem Cell Transplant	25%
Coronary Artery Bypass Surgery	25%
Cancer Benefits	
Cancer	100%
Carcinoma in Situ	25%
Skin Cancer	5%
Enhanced Package	
Coma	100%
Paralysis	100%



Loss of Hearing	100%
Loss of Sight	100%
Sudden Cardiac Arrest	50%
Aneurism	10%
Angioplasty	10%
Transient Ischemic Attacks	10%
Severe Burns	100%
Occupational HIV	100%
Occupational Hepatitis B or C	100%
Type 1 Diabetes	100%
Progressive Disease Benefits	
ALS	100%
Parkinson's Disease	100%
Advanced Dementia	100%
Multiple Sclerosis	100%
Huntington's Disease	25%
Infectious Disease	5%
Hospitalization requirement	5 days
Additional Optional Riders & Benefits	
Health Screening Benefit Rider:	\$50.00
Number of payments per year, per covered person.	1

Examples of Eligible Screening Events			
Blood tests for triglycerides	Colonoscopy	Hepatitis B immunization	Sports physicals
Annual exam for adults	Bone marrow testing	HPV immunization	Stress test
Bone density screening	Chicken pox immunization	Mammography	Tetanus
Breast MRI	Fasting blood glucose test	Pap smear	Virtual colonoscopy
Carotid ultrasound	Flu vaccination	Pneumonia immunization	Well child visits
Concussion baseline testing	Dermatological screening for skin cancer	Genetic screening for medical diagnosis & treatment	Serum cholesterol HDL/LDL



How much does it cost?

See the rate chart below to calculate your coverage costs.

Monthly Non-Tobacco Rates

\$10,000.00 Non-Tobacco				
Age Bands	Employee	Employee & Spouse	Employee & Child(ren)	Family
0-29	\$6.42	\$12.50	\$8.61	\$14.69
30-39	\$10.73	\$21.12	\$12.92	\$23.31
40-49	\$19.12	\$37.89	\$21.30	\$40.07
50-59	\$36.25	\$72.15	\$38.44	\$74.34
60-64	\$51.02	\$101.69	\$53.20	\$103.87
65-69	\$62.67	\$124.98	\$64.85	\$127.17
70+	\$75.24	\$150.14	\$77.43	\$152.32
\$20,000.00 Non-Tobacco				
Age Bands	Employee	Employee & Spouse	Employee & Child(ren)	Family
0-29	\$10.84	\$21.34	\$13.59	\$24.08
30-39	\$19.46	\$38.57	\$22.20	\$41.32
40-49	\$36.22	\$72.10	\$38.97	\$74.85
50-59	\$70.49	\$140.64	\$73.24	\$143.38
60-64	\$100.02	\$199.70	\$102.77	\$202.45
65-69	\$123.32	\$246.29	\$126.05	\$249.03
70+	\$148.47	\$296.60	\$151.22	\$299.35
\$30,000.00 Non-Tobacco				
Age Bands	Employee	Employee & Spouse	Employee & Child(ren)	Family
0-29	\$15.26	\$30.17	\$18.56	\$33.47
30-39	\$28.18	\$56.02	\$31.49	\$59.32
40-49	\$53.33	\$106.32	\$56.64	\$109.62
50-59	\$104.73	\$209.12	\$108.04	\$212.42
60-64	\$149.03	\$297.72	\$152.34	\$301.02
65-69	\$183.98	\$367.59	\$187.26	\$370.90
70+	\$221.71	\$443.07	\$225.01	\$446.37



Monthly Tobacco Rates

\$10,000.00 Tobacco				
Age Bands	Employee	Employee & Spouse	Employee & Child(ren)	Family
0-29	\$9.45	\$18.55	\$12.01	\$21.12
30-39	\$16.71	\$33.08	\$19.28	\$35.64
40-49	\$30.83	\$61.33	\$33.40	\$63.89
50-59	\$59.71	\$119.06	\$62.27	\$121.63
60-64	\$84.58	\$168.82	\$87.15	\$171.38
65-69	\$104.21	\$208.07	\$106.77	\$210.63
70+	\$125.40	\$250.45	\$127.97	\$253.02
\$20,000.00 Tobacco				
Age Bands	Employee	Employee & Spouse	Employee & Child(ren)	Family
0-29	\$16.89	\$33.44	\$20.39	\$36.95
30-39	\$31.41	\$62.49	\$34.92	\$65.98
40-49	\$59.66	\$118.99	\$63.17	\$122.48
50-59	\$117.41	\$234.45	\$120.90	\$237.97
60-64	\$167.16	\$333.97	\$170.65	\$337.47
65-69	\$206.41	\$412.47	\$209.90	\$415.97
70+	\$248.79	\$497.24	\$252.30	\$500.75
\$30,000.00 Tobacco				
Age Bands	Employee	Employee & Spouse	Employee & Child(ren)	Family
0-29	\$24.33	\$48.32	\$28.76	\$52.77
30-39	\$46.11	\$91.89	\$50.56	\$96.32
40-49	\$88.48	\$176.64	\$92.94	\$181.07
50-59	\$175.11	\$349.84	\$179.54	\$354.30
60-64	\$249.73	\$499.12	\$254.16	\$503.55
65-69	\$308.61	\$616.87	\$313.04	\$621.30
70+	\$372.18	\$744.02	\$376.64	\$748.47



Exclusions & limitations

This is not a complete disclosure of plan qualifications and limitations. Benefits and riders may vary and may not be available in all states. In addition to any benefit-specific exclusion, benefits will not be paid for any loss which, directly or indirectly, in whole or in part, is caused by or results from any of the following, unless coverage is specifically provided for by name in the insurance certificate.

1. A specified health event for insured or covered spouse or for a specified health event for covered dependent child(ren) occurring prior to the effective date of coverage for a covered person.
2. Any condition not specifically listed as a specified health event for insured or covered spouse or for a specified health event for covered dependent child(ren).
3. Suicide or attempt at suicide, or intentional self-inflicted injury or sickness.
4. Participation in any activity or event, including the operation of a vehicle, while under the influence of a controlled substance (unless administered by a physician or taken according to the physician's instructions) or while intoxicated as defined by the law of the jurisdiction in which the cause of the loss occurs.
5. Use of alcohol, drugs or narcotics.
6. Engaging in an illegal activity or occupation.
7. Declared war or any act of declared war.

*** May vary by state. Policy, Certificate and Riders should be reviewed for complete benefits, exclusions and limitations.**

Questions?

Contact your plan administrator with questions about the offered Critical Illness coverage.

This document is meant to highlight some, but not all the features Wellfleet coverage provides. It is not an insurance contract. Wellfleet Workplace benefits provide limited benefits and are not a substitute for mandated ACA healthcare coverage. Like most supplemental offerings, these benefits may have state-specific variations, and some product offerings and details may not be available in all states. Rates are subject to change. Wellfleet reserves the right to raise premium with proper notice, as noted in the policy. For complete details, see your certificate. Wellfleet is the marketing name used to refer to the insurance and administrative operations of Wellfleet Insurance Company, Wellfleet New York Insurance Company and Wellfleet Group, LLC. All insurance products are administered or managed by Wellfleet Group, LLC.

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