



Voluntary Benefits Critical Illness & Hospital Indemnity

*For the Employees of
The George Washington University*



ReliaStar Life Insurance Company, a member of the Voya® family of companies

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Voluntary benefits offered to employees of The George Washington University

Benefits eligible employees can enroll in:

Critical Illness Insurance: Pays a lump sum benefit when you and/or your enrolled dependents are diagnosed with a covered illness or condition.

Hospital Indemnity Insurance: Pays a benefit if you have a covered stay in a hospital, critical care unit or rehabilitation facility on or after your coverage effective date.

Benefits can be elected during this open enrollment and will be effective 1/1/2025.

Benefits cannot be added outside of annual enrollment, a new hire event, becoming newly eligible for benefits during the year, or outside of experiencing a qualifying life event.

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Key items to know about Critical Illness & Hospital Indemnity insurances

- No Health Questions: All coverages are guarantee issued. No evidence of insurability questions.
- No Waiting Period: Coverage is available as of the coverage effective date.
- No Pre-existing exclusions: Event must be diagnosed or occur after effective date of coverage.
- Employees must elect coverage for themselves in order to elect Spouse/Domestic Partner and/or Child coverage.



Simple, Streamlined Claims

Visit voya.com/claims and follow these steps:

1. Answer a few questions
2. Submit the required forms
3. Check the status of your claim online, anytime.



Coverage Continuation

You may have the option to keep your Critical Illness Insurance and Hospital Indemnity Insurance coverage by paying premiums directly to the insurer even if you leave your employer.



Flexibility

Your benefit payments go directly to you and can be used however you'd like. Spend them on medical or non-medical out-of-pocket expenses.

How can Critical Illness/Hospital Indemnity Insurance help?

Benefit payments can be used for any purpose, such as:

- Lost time from work
- Mortgage/rent/utilities
- Co-pays/deductibles/coinsurance
- Home health care costs
- Childcare expenses
- Vacation

The benefit can be used however you'd like!



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Critical Illness Insurance

Critical Illness Insurance pays a benefit if you are diagnosed with a covered condition, on or after your coverage effective date.

Critical Illness Insurance does not replace your medical coverage; instead, it complements it. The benefit payments go directly to you - to be used however you'd like

How much coverage is available?

For Employee

- Employees have the opportunity to elect a Critical Illness Benefit of \$10,000 or \$20,000

For Spouse/Domestic Partner

- Employees have the opportunity to elect a Critical Illness Benefit of 100% of the Employees enrolled amount. *(For example: Employee enrolls in \$20,000, the Spouse's enrolled amount will be \$20,000.)*

For Children

- Employees have the opportunity to elect a Critical Illness Benefit of 50% of the Employees enrolled amount. *(For example: Employee enrolls in \$20,000, the Child's enrolled amount will be \$10,000).*

[Watch this Benefit Basics Video: Critical Illness Insurance \(English\) \(kaltura.com\)](http://kaltura.com)

What benefits are available under Critical Illness Insurance?

The elected benefit amount is paid for each of the conditions listed below.

Covered Conditions

- Heart attack
- Cancer
- Stroke
- Major organ transplant
- Coronary artery bypass
- Sudden cardiac arrest (50%)
- Carcinoma in situ (50%)
- Transient ischemic attacks (TIA) (10%)
- Ruptured or dissecting aneurysm (10%)
- Abdominal aortic aneurysm (10%)
- Thoracic aortic aneurysm (10%)
- Sever burns
- Coronary angioplasty (10%)
- Benign brain tumor
- Skin cancer (10%)
- Bone marrow transplant (25%)
- Stem cell transplant (25%)
- Permanent paralysis
- Loss of sight
- Loss of hearing
- Loss of speech
- Coma
- Multiple sclerosis
- ALS
- Parkinson's disease
- Advanced dementia, including Alzheimer's
- Huntington's disease
- Muscular dystrophy
- Infectious disease (requiring hospitalization) (25%)
- Addison's disease (10%)
- Myasthenia gravis (50%)
- Systemic lupus erythematosus
- Systemic sclerosis (scleroderma) (25%)
- Occupational HIV
- Occupational Hepatitis B or C

Child Covered Conditions

- Cerebral Palsy;
- Congenital Birth Defects
- Cystic Fibrosis
- Down Syndrome
- Gaucher Disease, Type II or III
- Infantile Tay Sachs
- Niemann-Pick Disease
- Pompe Disease
- Sickle cell anemia
- Type 1 diabetes
- Type IV glycogen storage disease
- Zellweger syndrome

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Wellness Benefit Included in your Critical Illness Insurance plan

Provides an annual benefit when employees and their dependents complete a health screening test. Including: routine dental exams, vision exams, virtual visits, Covid-19 screenings/vaccines, and much more. The wellness benefit is included with Critical Illness insurance.

Paperwork is never needed when employees file their claims online

Wellness Benefit with Critical Illness Insurance:

\$50 For Employee + **\$50** For Spouse or Domestic Partner + **\$50** For each Covered Child

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Wellness Benefit with Critical Illness Insurance

How can the Wellness Benefit help?

- Encourages regular health screenings
- Increases chances of survival when serious illnesses are detected early
- Benefit payment can be used to cover the cost of the test or, even if you have no out-of-pocket cost, to use on whatever you would like!

Health screening tests include but are not limited to:

Blood test for triglycerides
Pap smear or thin prep pap test
Bone marrow testing
Serum cholesterol test HDL/LDL
Hemoccult stool analysis
Serum Protein Electrophoresis (myeloma)
Breast ultrasound, sonogram, MRI
Chest x-ray
Colonoscopy
CA 15-3 (breast cancer)
Stress test on bicycle or treadmill

Mammography
Fasting blood glucose test
Thermography
PSA (prostate cancer)
Hearing test
Routine eye exam
Routine dental exam
Molecular/Antigen test (Covid-19)
Covid-19 vaccine
Biometric screenings
Well child/preventative exams age 1 through age 18

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
Flexible sigmoidoscopy
CEA (blood test for colon cancer)

How much does Critical Illness insurance cost?

Attained Age	Monthly Rates			
	Employee: \$10,000	Spouse: \$10,000	Child(ren): \$5,000	
	EE Only	EE+SP	EE+CH	Family
Under 25	\$1.90	\$3.80	\$2.65	\$4.55
25-29	\$2.30	\$4.60	\$3.05	\$5.35
30-34	\$2.90	\$5.80	\$3.65	\$6.55
35-39	\$3.50	\$7.00	\$4.25	\$7.75
40-44	\$4.90	\$9.80	\$5.65	\$10.55
45-49	\$6.90	\$13.80	\$7.65	\$14.55
50-54	\$9.70	\$19.40	\$10.45	\$20.15
55-59	\$11.10	\$22.20	\$11.85	\$22.95
60-64	\$13.40	\$26.80	\$14.15	\$27.55
65-69	\$14.00	\$28.00	\$14.75	\$28.75
70+	\$19.90	\$39.80	\$20.65	\$40.55

Attained Age	Monthly Rates			
	Employee: \$20,000	Spouse: \$20,000	Child(ren): \$10,000	
	EE Only	EE+SP	EE+CH	Family
Under 25	\$3.80	\$7.60	\$5.30	\$9.10
25-29	\$4.60	\$9.20	\$6.10	\$10.70
30-34	\$5.80	\$11.60	\$7.30	\$13.10
35-39	\$7.00	\$14.00	\$8.50	\$15.50
40-44	\$9.80	\$19.60	\$11.30	\$21.10
45-49	\$13.80	\$27.60	\$15.30	\$29.10
50-54	\$19.40	\$38.80	\$20.90	\$40.30
55-59	\$22.20	\$44.40	\$23.70	\$45.90
60-64	\$26.80	\$53.60	\$28.30	\$55.10
65-69	\$28.00	\$56.00	\$29.50	\$57.50
70+	\$39.80	\$79.60	\$41.30	\$81.10

*Children birth to age 26; no limit to the number of children per family. Spouse includes domestic partners.

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Hospital Indemnity Insurance

Hospital Indemnity Insurance pays a benefit if you have a covered stay in a hospital, critical care unit or rehabilitation facility on or after your coverage effective date.

IMPORTANT: This is a fixed indemnity policy, NOT health insurance

Choose between two plans?

- Low Plan = \$100 daily benefit
- High plan = \$200 daily benefit



[Watch this Benefit Basics video: Hospital Indemnity Insurance \(English\) \(kaltura.com\)](https://www.kaltura.com)

Benefit amounts

Covered Benefits	Benefit Amounts Low Plan / High Plan
Admission: Hospital Admission - An admission benefit is payable for the first day of hospital confinement, once per confinement. Critical Care Unit (CCU) Admission	\$600 / \$1200 \$1,200 / \$2,400
Hospital Confinement: A daily confinement benefit is payable for up to 30 days per confinement, beginning on day 2 of confinement.	\$100 / \$200
Critical Care Confinement 2x the daily benefit amount, up to 30 days per confinement	\$200 / \$400
Rehabilitation Facility Confinement: ½ the daily benefit amount up to 30 days per confinement, beginning on day 2 of confinement.	\$50 / \$100
Observation Unit At least 4 consecutive hours but less than 20 consecutive hours, other than as an inpatient. Not payable for any day that a facility confinement or admission benefit is payable.	\$200 / \$200

How much does Hospital Indemnity insurance cost?

Coverage Type	Daily Benefit	Monthly Rates
Employee	\$100	\$10.49
Employee + Spouse*	\$100	\$20.13
Employee + Children*	\$100	\$18.01
Employee + Family	\$100	\$27.65

Coverage Type	Daily Benefit	Monthly Rates
Employee	\$200	\$20.23
Employee + Spouse*	\$200	\$39.19
Employee + Children*	\$200	\$35.04
Employee + Family	\$200	\$54.00

*Child(ren) birth to age 26; no limit to the number of children per family. Spouse includes domestic partners.

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How do we handle the birth of a child



If you add a child to your family

Hospital Indemnity Insurance benefits are available if you have employee or spouse coverage and the insured employee or spouse is hospitalized for childbirth. In addition, your newborn child(ren) may be covered as well. See below for more details. For a complete description of your available benefits, exclusions and limitations, see your certificate of insurance and any riders.

If child coverage is effective before the child is born

- Benefits will apply just as they would for any other child.
-

If child coverage is NOT effective before the child is born

- A one-time benefit of \$100 is payable for the newborn child's birth
 - No admission benefit is payable.
-

How to file a claim

Online submission via the Voya Claims Center



Group number: 739553



Step 1: Visit the online Claims Center at voya.com/claims or [EBRC - \(voya.com\)](https://EBRC-(voya.com)) and click on "Start A Claim".



Step 2: Complete the questionnaire.

This generates a custom claim form package for you.

- You may be eligible for a formless claim submission, depending on the Supplemental Health coverage you have. Please follow the prompts on the claims center site for more information.



Step 3: Download your claim form package, if applicable.



Step 4: Complete the form package, if applicable, or go to Step 5.

Have each form completed by the appropriate party, as outlined in the claim form package.



Step 5: Gather additional documents.

Collect any additional supporting documents, as instructed on the claim form "for you".



Step 6: Submit.

Using your preferred submission method, submit your completed and signed forms, as well as any supporting documents.

- To submit your claim **online** via a secure upload, visit voya.com/claims and click on Step 2, "Submit Your Forms".
- To **mail** or **fax** your submission, see the top of your custom claims form package.



Step 7: Monitor.

You can monitor your claim's status anywhere, any time by entering the claim number on the Online Claims Center at voya.com/claims. If your claim is approved, your benefit will be paid within 10 business days of the approval. For a complete description of your available benefits, conditions on benefit determination, exclusions and limitations, see your certificate of insurance and any riders.

[Watch this video on how to file a wellness claim](#)

Questions?

For additional information on the benefits and costs,
please visit:

<https://presents.voya.com/EBRC/TGWU>

or scan the QR Code with your cell phone's camera



If you have questions prior to enrolling, please call
Voya's Customer Service Center at
(833) 454-1595