



EQUITABLE



Critical Illness Insurance

Benefit Summary

Nichols College

Policy Number: 012787

Class Definition: Class 1: All Active Full Time Employees working at least 30 hours per week

Plan: Critical Illness Low Plan

Protection that's critical

With critical illness insurance, you'll receive a lump-sum cash payment if you or a family member are diagnosed with a covered illness.

Serious medical conditions can cause financial hardships

67% of bankruptcies are tied to medical issues, with 59% being the direct result of medical bills.¹

Heart disease is the #1 cause of death in the United States.²

Every 40 seconds, someone has a stroke.²

The right Critical Illness insurance policy can help

Our plan covers many conditions and can help pay for costs not covered by a traditional health plan. There are no health questions and all coverage in the standard plans is guaranteed issue.

What it does

Provides a lump-sum payment if you are diagnosed with one of the covered serious illnesses.

How it works

After you receive a diagnosis for a covered condition and submit your claim to us, you'll receive your payment. There's no waiting period and payments are made directly to you, so you can use them as you see fit. You decide how to use your payment:

- Out-of-pocket medical costs, including deductibles and co-pays
- Rehab costs
- Rent or mortgage payments
- Groceries
- Utility or credit card bills
- Childcare
- Other financial support

What it doesn't do

Provide payment for illnesses or conditions that were diagnosed prior to your effective date, or for illnesses or conditions that aren't covered.

1 Nasdaq. Medical Bankruptcy Is Killing the American Middle Class. Accessed May 2021. <https://www.nasdaq.com/articles/medical-bankruptcy-is-killing-the-american-middle-class-2019-02-14>

2 American Heart Association. 2021 Heart Disease and Stroke Statistics Update Fact Sheet. Accessed May 2021. https://www.heart.org/-/media/phd-files-2/science-news/2/2021-heart-and-stroke-stat-update/2021_heart_disease_and_stroke_statistics_update_fact_sheet_at_a_glance.pdf?la=en

Coverage Details	Benefit Amount
Employee	\$5,000
Spouse	\$2,500
Child	\$2,500

Critical Illness Covered Conditions	Benefit Percentages	Recurrence Benefit Percentages
Heart Attack	100%	25%
Stroke	100%	25%
Major organ failure	100%	25%
End-stage heart failure	100%	25%
End-stage kidney disease	100%	25%
Occupational infectious disease	100%	N/A
Coronary artery bypass	25%	25%

Critical Illness Covered Conditions	Benefit Percentages	Recurrence Benefit Percentages
Angioplasty	5%	5%
Cancer	100%	100%
Cancer In Situ	25%	25%
Skin Cancer	5%	5%
Benign Brain Tumor	100%	25%
Coma	100%	25%
Paralysis	100%	N/A
Severe Burns	100%	25%
Advanced ALS/Lou Gehrig's Disease	100%	N/A
Advanced Alzheimer's Disease	25%	N/A
Advanced Parkinson's Disease	25%	N/A
Blindness	100%	N/A
Complete Loss of Hearing	100%	N/A
Loss Of Speech	100%	N/A

Critical Illness Features	
Additional Occurrence:	Pays a second, unrelated diagnosis
Recurrence:	Pays subsequent diagnoses of a previously paid condition
Portability:	To Age 70
Wellness Screening Benefit:	\$50 annually when qualifying exams or screenings completed

Qualifying exams and screenings for Wellness Screening Benefit

- CA15-3 (blood test for breast cancer)
- Breast Cancer Screening (clinical breast exam, mammography, MRI, thermography, ultrasound)
- CA 125 (blood test for ovarian cancer)
- Colorectal Cancer Screening (fecal occult blood test, colonoscopy, sigmoidoscopy)
- CEA (blood test for colon cancer)
- Lipid panel(cholesterol, triglycerides, HDL, LDL)
- Pap smear
- Prostate Cancer Screening (digital rectal exam, PSA blood test)
- Skin Cancer Screening
- Diabetes tests (fasting blood glucose test, hemoglobin A1c)
- Cardiac exercise stress test
- Electrocardiogram (ECG)-resting or stress
- Chest x-ray
- Hemocult stool analysis
- Serum protein electrophoresis
- Carotid Doppler
- Echocardiogram
- Immunizations
- Interscholastic Sports Physical Exam

Cost Summary for Critical Illness		Monthly Rate per \$1,000	
Employee		Non-Smoker	Smoker
	<39	\$0.46	\$0.54
	40-49	\$1.32	\$1.99
	50-59	\$2.75	\$4.95
	60+	\$5.14	\$10.31
Cost for included Wellness Benefit		Added to Monthly Premium	
Employee		\$1.14	

Non-Smoker Biweekly Premium Illustration for Employee Benefit				
Benefit	<39	40-49	50-59	60+
\$5,000	\$1.59	\$3.57	\$6.87	\$12.39

Smoker Biweekly Premium Illustration for Employee Benefit				
Benefit	<39	40-49	50-59	60+
\$5,000	\$1.77	\$5.12	\$11.95	\$24.32

Cost Summary for Critical Illness		Monthly Rate per \$1,000	
Spouse (based on employee's attained age)		Non-Smoker	Smoker
	<39	\$0.46	\$0.54
	40-49	\$1.32	\$1.99
	50-59	\$2.75	\$4.95
	60+	\$5.14	\$10.31
Cost for included Wellness Benefit		Added to Monthly Premium	
	Spouse	\$1.14	

Non-Smoker Biweekly Premium Illustration for Spouse Benefit				
Benefit	<39	40-49	50-59	60+
\$2,500	\$1.06	\$2.05	\$3.70	\$6.46

Smoker Biweekly Premium Illustration for Spouse Benefit				
Benefit	<39	40-49	50-59	60+
\$2,500	\$1.15	\$2.82	\$6.24	\$12.42

Cost Summary for Critical Illness	Biweekly Premium
Child(ren) \$2,500	\$0.81
Cost for included Wellness Benefit	Biweekly Premium
Child(ren)	Included in Biweekly Premium

Manage Your Benefits

Go to www.equitable.com/employeebenefits and log on to **EB360**[®] to view your account details.

If you have any questions, please don't hesitate to contact us at 1-866-274-9887.

We look forward to helping you manage your benefits with confidence and ease.

More about your Critical Illness coverage

If you start working for your employer after the effective date - the waiting period is determined by your Employer's personnel policy.

An Employee who is employed on the effective date of the policy will receive credit towards satisfying the waiting period for time employed with the employer provided he or she was employed on the day prior to the effective date of the policy.

What is not covered?

In addition to the exclusions stated in the Covered Conditions section of the certificate, we will not pay any benefit that is caused by, contributed to in any way, or resulting from any Critical Illness condition diagnosed outside the United States without confirmation of the diagnosis by the type of specialist physician specified for each of the covered conditions in the certificate who practices in the United States.

We will not pay a benefit for any Critical Illness that is due to or results from (state variations apply):

- services or treatment not included in the Benefit Highlights;
- services or treatment for which an Insured is not charged, unless there is no charge because the facility is a United States government facility;
- treatment or complications of treatment not related to a Critical Illness;
- an autologous bone marrow transplant, one in which your own bone marrow is used;
- intentionally self-inflicted injuries;
- elective plastic or cosmetic surgery;
- active military duty;
- war or any act of war (this does not include acts of terrorism);
- your active participation in a riot, rebellion or insurrection;
- committing or attempting to commit an assault, felony or other criminal act;
- your engagement in dangerous conduct or hazardous activity where there is a likelihood of death or serious Injury;
- committing or attempting to commit suicide, whether sane or insane;

- incarceration in a penal institution of any kind;
- being legally intoxicated or under the influence of any narcotic unless taken on the advice of a physician and taken as prescribed;
or
- improper or illegal use of inhalents or huffing

What limitations apply to the benefits payable?

In addition to the limitations stated in the Covered Conditions section of the certificate, we will not pay any benefit for any Critical Illness that is diagnosed in the first 12 months following the effective date of any Insured's insurance and results from a pre-existing condition. This provision does not apply on the effective date of the policy for any amount of Critical Illness insurance for which you, your spouse or dependent child were insured under the employer's prior policy of insurance on the day before the effective date of the policy.

Pre-Existing Condition means during the 12 months prior to any insured's effective date of insurance or the effective date of an increase in any insured's amount of insurance, any condition for which any insured:

- sought medical treatment, consultation, advice, care or services, including diagnostic measure for the condition, or symptoms related by the condition, regardless of whether the condition was diagnosed or suspected at that time;
- took prescribed drugs or medicines for the condition; or
- had symptoms for which an ordinarily prudent person would have consulted a health care provider for diagnosis, care or treatment

When newborn children, newly placed foster children or newly adopted children are added to your dependent children Insurance within 31 days of the birth, placement or adoption, the pre-existing condition limitation does not apply.

This policy has limitations and exclusions. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage.

Policy Form MOEBP19CI; AXEBP19CI; and state variations.

"Critical Illness insurance" is a limited benefit policy. It does NOT provide basic hospital, basic medical or major medical insurance, and does not satisfy the requirement of Minimum Essential Coverage under the Affordable Care Act.

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