

# LSU SYSTEM VOLUNTARY GROUP CRITICAL ILLNESS INSURANCE PLAN

**Although we would like to think that it won't happen to us, critical illness is a fact of life.** This year, 700,000 people will have a heart attack. A similar number a people will suffer a stroke and nearly 1.3 million new cases of cancer will be diagnosed.



**It is a sobering thought, but if it does happen to you,** Critical Illness insurance can provide you and your family the money you need to face the potentially devastating financial consequences of a serious illness.

## WHAT ARE THE KEY FEATURES OF THE PLAN?

- ◆ Lump-sum benefits ranging from \$5,000 to \$50,000 paid directly to you following the diagnosis of each Critical Illness.
- ◆ You are guaranteed up to \$10,000 of coverage without medical underwriting.
- ◆ With simplified underwriting - your spouse will only answer a few health questions - you may purchase a minimum of \$5,000 coverage, up to one-half of the employee amount or a maximum benefit of \$25,000.
- ◆ Each dependent child is covered at 10% of the employee amount at no additional charge.
- ◆ Rates cannot be increased due to change in health or an individual claim.
- ◆ Annual health screening benefits included.
- ◆ Simplified underwriting - answer a few health questions- for coverage amounts above \$10,000.
- ◆ Your coverage is portable - take the coverage with you if you leave the LSU System.

## PLAN BENEFITS

- ▶ **Additional Coverage** – If you are covered under the LSU System Health Plan as an employee, you have a \$5,000 Covered Critical Illness Supplemental Medical Benefit. You may also purchase additional coverage under this plan for yourself, as well as your spouse.
- ▶ **First Occurrence Benefit** – Lump Sum Benefits payable upon initial diagnosis of a Critical Illness.
- ▶ **Additional Occurrence Benefit** – If an insured collects benefits for a Critical Illness under the plan and later is diagnosed with one of the remaining Critical Illnesses, then the plan will pay the benefit amount for each additional illness.

► **Re-Occurrence Benefit** – If you collect benefits for a Critical Illness and are later diagnosed with the same condition, the plan will pay the benefit again. The two dates of diagnosis must be separated by at least 12 months.

► **Spouse Coverage Available** – You may purchase a minimum of \$5,000 coverage for your spouse. You may purchase additional coverage in amounts up to one-half of the employee amount or a maximum benefit of \$25,000.

Covered Critical Illnesses	
Heart Attack	100%
Stroke	100%
Major Organ Transplant	100%
Renal Failure (End Stage)	100%
Internal Cancer	100%
Carcinoma in situ	25%
Coronary Artery Bypass Surgery	25%

## HOW DO I ENROLL?

Obtain an enrollment form from your local Human Resource representative, complete and return the form back to your local HR office.

## HOW MUCH DOES IT COST?

### MONTHLY EMPLOYEE RATES

Issue Age	\$5,000		\$10,000		\$20,000		\$30,000		\$40,000		\$50,000	
	Non - Tobacco	Tobacco	Non - Tobacco	Tobacco	Non - Tobacco	Tobacco	Non - Tobacco	Tobacco	Non - Tobacco	Tobacco	Non - Tobacco	Tobacco
18<25	\$ 6.05	\$ 7.47	\$ 8.49	\$ 11.27	\$ 13.02	\$ 18.70	\$ 16.95	\$ 25.31	\$ 20.78	\$ 31.77	\$ 24.11	\$ 37.41
25<30	\$ 6.94	\$ 8.85	\$ 10.22	\$ 13.98	\$ 16.30	\$ 24.04	\$ 21.66	\$ 33.08	\$ 26.89	\$ 41.91	\$ 31.44	\$ 49.64
30<35	\$ 7.86	\$ 10.54	\$ 12.44	\$ 17.71	\$ 20.95	\$ 31.88	\$ 28.56	\$ 44.72	\$ 36.00	\$ 57.29	\$ 42.49	\$ 68.30
35<40	\$ 9.69	\$ 13.46	\$ 16.03	\$ 23.44	\$ 27.95	\$ 43.36	\$ 38.68	\$ 61.50	\$ 49.19	\$ 79.27	\$ 58.38	\$ 94.84
40<45	\$ 12.01	\$ 17.22	\$ 20.55	\$ 30.82	\$ 36.74	\$ 58.09	\$ 51.39	\$ 83.01	\$ 65.74	\$ 107.43	\$ 78.30	\$ 128.84
45<50	\$ 14.64	\$ 21.57	\$ 25.68	\$ 39.35	\$ 46.67	\$ 75.08	\$ 65.72	\$ 107.79	\$ 84.39	\$ 139.84	\$ 100.73	\$ 167.95
50<55	\$ 17.39	\$ 26.19	\$ 30.98	\$ 48.35	\$ 56.80	\$ 92.86	\$ 80.29	\$ 133.65	\$ 103.31	\$ 173.63	\$ 123.45	\$ 208.69
55<60	\$ 19.79	\$ 30.31	\$ 35.50	\$ 56.25	\$ 65.32	\$ 108.30	\$ 92.46	\$ 156.02	\$ 119.05	\$ 202.80	\$ 142.32	\$ 243.82
60<65	\$ 22.50	\$ 34.74	\$ 40.41	\$ 64.56	\$ 74.64	\$ 124.63	\$ 105.81	\$ 179.74	\$ 136.36	\$ 233.75	\$ 163.09	\$ 281.11
65<70	\$ 28.69	\$ 44.36	\$ 51.66	\$ 82.67	\$ 96.35	\$ 160.70	\$ 137.13	\$ 232.35	\$ 177.09	\$ 302.58	\$ 212.07	\$ 364.18

### MONTHLY SPOUSE RATES

Issue Age	\$5,000		\$10,000		\$15,000		\$20,000		\$25,000	
	Non - Tobacco	Tobacco	Non - Tobacco	Tobacco	Non - Tobacco	Tobacco	Non - Tobacco	Tobacco	Non - Tobacco	Tobacco
18<25	\$ 3.37	\$ 4.78	\$ 5.38	\$ 8.22	\$ 7.16	\$ 11.31	\$ 8.90	\$ 14.33	\$ 10.40	\$ 16.96
25<30	\$ 4.19	\$ 6.08	\$ 6.86	\$ 10.67	\$ 9.23	\$ 14.81	\$ 11.56	\$ 18.87	\$ 13.56	\$ 22.41
30<35	\$ 5.43	\$ 8.08	\$ 9.11	\$ 14.49	\$ 12.40	\$ 20.30	\$ 15.62	\$ 25.99	\$ 18.41	\$ 30.95
35<40	\$ 7.12	\$ 10.78	\$ 12.26	\$ 19.74	\$ 16.89	\$ 27.89	\$ 21.42	\$ 35.88	\$ 25.36	\$ 42.86
40<45	\$ 9.44	\$ 14.53	\$ 16.68	\$ 27.15	\$ 23.23	\$ 38.67	\$ 29.65	\$ 49.97	\$ 35.24	\$ 59.84
45<50	\$ 12.17	\$ 19.06	\$ 21.87	\$ 36.07	\$ 30.66	\$ 51.62	\$ 39.29	\$ 66.87	\$ 46.80	\$ 80.21
50<55	\$ 14.94	\$ 23.79	\$ 27.01	\$ 45.23	\$ 37.98	\$ 64.86	\$ 48.73	\$ 84.10	\$ 58.10	\$ 100.93
55<60	\$ 16.87	\$ 27.28	\$ 30.41	\$ 51.75	\$ 42.71	\$ 74.14	\$ 54.76	\$ 96.10	\$ 65.26	\$ 115.30
60<65	\$ 18.95	\$ 30.93	\$ 34.34	\$ 58.89	\$ 48.32	\$ 84.49	\$ 62.02	\$ 109.59	\$ 73.96	\$ 131.56
65<70	\$ 23.40	\$ 38.30	\$ 43.04	\$ 73.71	\$ 60.92	\$ 106.19	\$ 78.46	\$ 138.02	\$ 93.76	\$ 165.90

**NOTICE: Please consult the terms and conditions of the Group Policy, which will control in all instances, and nothing contained herein shall be construed to modify the Group Policy.**

