

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 individually increased due to change in age, 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.

