

# Group Critical Illness Insurance

## Benefits Proposal

This proposal has been prepared for:  
Oregon Fraternal Order of Police

Presented by:  
Aflac Group

Proposal State:  
Oregon

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Continental American Insurance Company (CAIC)  
A proud member of the Aflac family of insurers.  
Policy Form Series C21000

# Group Critical Illness Insurance

## Plan Description

The Aflac Group Critical Illness Plan provides cash benefits when an insured person is diagnosed with a covered critical illness-and these benefits are paid **directly to your employees** (unless otherwise assigned). The plan provides a lump-sum benefit to help with out-of-pocket medical expenses and the living expenses that can accompany a covered critical illness. It is also H.S.A.-compatible.

Features and Plan Provisions (specific benefit provisions may vary by situs state)	
<b>Benefit Amounts</b>	See Premium Rates and Plan Benefits for available options
<b>Spouse Coverage</b>	Up to 50% of the face amount elected by the employee
<b>Child Coverage</b>	Up to 50% of the face amount elected by the employee
<b>Guaranteed Issue Amounts</b>	<b>Employee:</b> Up to \$30,000 <b>Spouse:</b> Up to \$15,000 <b>Participation Requirement:</b> 10% Guaranteed for 2 years
<b>Requirement for Group Billing</b>	To establish group billing, 25 distinct individuals must be paying premiums
<b>Payment Method</b>	TPA Bank Draft
<b>Pre-existing Condition Exclusion</b>	None
<b>Waiting Period</b>	There is no waiting period
<b>Benefit Reductions</b>	No reduction at any age
<b>Rate Guarantee</b>	2 Year(s)
<b>Portability/Continuation</b>	2019 Portability
<b>Rate Type</b>	Issue Age
<b>Eligibility</b>	<b>Work Week Hours:</b> Employee must work at least 16 hours per week <b>Length of Employment:</b> No minimum requirement; set by employer
<b>Waiver of Premium</b>	After 90 days of total disability for an employee due to a covered critical illness, we will fully waive all premiums for the duration specified in the certificate
<b>Successor Insured Waiver of Premium</b>	Not Included
<b>Separation Period - Additional Diagnosis/ Reoccurrence</b>	<b>Additional Diagnosis:</b> 6 consecutive months <b>Reoccurrence:</b> 6 consecutive months <i>(an insured must always be in complete remission and 12 months treatment-free to be eligible for the cancer benefit)</i>
<b>Successor Insured</b>	Included
<b>Issue Ages</b>	<b>Employee:</b> 18+ <b>Spouse:</b> 18+ <b>Children:</b> Under age 26
<b>Termination Age</b>	None
<b>Certificate Effective Date</b>	Coverage is effective on the billing effective date

# Group Critical Illness Insurance

## Plan Benefits

(Benefit provisions may vary by situs state)

Base Benefits	
Heart Attack (Myocardial Infarction)	100%
Sudden Cardiac Arrest	100%
Coronary Artery Bypass Surgery	25%
Major Organ Transplant*	100%
Bone Marrow Transplant (Stem Cell Transplant)	100%
Kidney Failure (End-Stage Renal Failure)	100%
Stroke (Ischemic or Hemorrhagic)	100%

\*25% of this benefit is payable for Insureds placed on a transplant list for a major organ transplant

Cancer Benefits	
Cancer (Internal or Invasive)	100%
Non-Invasive Cancer	25%
Skin Cancer	\$250 per calendar year

Health Screening Benefit	
Health Screening (payable for employee and spouse only)	\$50 per calendar year

Occupational HIV Rider	
Payable once for initial positive diagnosis of occupational HIV if the diagnosis results from an HIV-specific covered injury.	100%

Progressive Diseases Rider	
Amyotrophic Lateral Sclerosis (ALS)	100%
Multiple Sclerosis (MS)	100%

Childhood Conditions Rider	
Cystic Fibrosis, Cerebral Palsy, Cleft Lip or Cleft Palate, Down Syndrome, Phenylalanine Hydroxylase Deficiency Disease (PKU), Spina Bifida , Type I Diabetes	50% of employee benefit
Autism Spectrum Disorder	\$3000

Please request a sample policy for full benefit provisions and descriptions.

# Group Critical Illness Insurance

## Premium Rates

### Employee Uni-Tobacco Monthly Premiums

Age	\$10,000	\$20,000	\$30,000	\$45,000	\$50,000
18-29	\$6.70	\$11.83	\$16.95	\$24.64	\$27.20
30-39	\$9.96	\$18.34	\$26.72	\$39.29	\$43.48
40-49	\$17.55	\$33.53	\$49.50	\$73.46	\$81.45
50-59	\$32.57	\$63.55	\$94.54	\$141.01	\$156.51
60+	\$60.02	\$118.46	\$176.90	\$264.55	\$293.77

### Spouse Uni-Tobacco Monthly Premiums

Age	\$5,000	\$10,000	\$15,000	\$22,500	\$25,000
18-29	\$3.79	\$6.01	\$8.22	\$11.54	\$12.65
30-39	\$5.42	\$9.26	\$13.11	\$18.87	\$20.79
40-49	\$9.22	\$16.86	\$24.50	\$35.95	\$39.77
50-59	\$16.72	\$31.87	\$47.01	\$69.73	\$77.30
60+	\$30.45	\$59.32	\$88.19	\$131.50	\$145.94

The premium and product availability indicated in this proposal are subject to change as a result of final underwriting.

# Group Critical Illness Insurance

## Benefits Summary

*(Benefit provisions vary by situs state)*

Where applicable, covered conditions must be caused by underlying diseases as defined in the plan. Benefits will be based on the face amount in effect on the critical illness date of diagnosis.

### **Initial Diagnosis+**

An insured may receive up to 100% of his face amount upon the diagnosis of a covered critical illness.

### **Additional Diagnosis+**

Once benefits have been paid for a covered critical illness, we will pay benefits for each different critical illness when the date of diagnosis is separated by at least 6 consecutive months.

### **Reoccurrence+**

Once benefits have been paid for a covered critical illness, benefits are payable for that same critical illness when the date of diagnosis is separated by at least 6 consecutive months.

+If the claim is for a cancer diagnosis, the insured must be treatment-free from cancer for at least 12 months and must be in complete remission before the date of a subsequent cancer diagnosis.

### **Health Screening Benefit**

The Health Screening Benefit is payable once per calendar year for health screening tests performed as the result of preventive care, including tests and diagnostic procedures ordered in connection with routine examinations. This benefit is payable for the covered employee and spouse. This benefit is not paid for dependent children. See Master Policy for the full list of covered health screening tests.

### **Occupational HIV Rider**

Payable once for initial positive diagnosis of Occupational HIV if the diagnosis results from an HIV-specific covered injury. After benefit is paid, the rider coverage terminates. No benefits will be paid for HIV contracted outside the United States.

### **Progressive Diseases Rider**

Benefits are payable if an insured is diagnosed with one of the diseases listed.

### **Childhood Conditions Rider**

Benefits are payable if a dependent child is diagnosed with one of the conditions listed.

\*Plan designs vary and appearance of benefit provisions here does not guarantee coverage.

# Group Critical Illness Insurance

## Limitations & Exclusions

### Cancer Diagnosis Limitation

Benefits are payable for cancer and/or non-invasive cancer as long as the insured:

- Is treatment-free from cancer for at least 12 months before the diagnosis date; and
- Is in complete remission prior to the date of a subsequent diagnosis, as evidenced by the absence of all clinical, radiological, biological, and biochemical proof of the presence of the cancer.

### Exclusions

We will not pay for loss due to:

- **Self-Inflicted Injuries** - injuring or attempting to injure oneself intentionally or taking action that causes oneself to become injured
- **Suicide** - committing or attempting to commit suicide, while sane or insane
- **Illegal Acts** - participating or attempting to participate in an illegal activity, or working at an illegal job
- **Participation in Aggressive Conflict** of any kind, including:
  - War (declared or undeclared) or military conflicts
  - Insurrection or riot
  - Civil commotion or civil state of belligerence
- **Illegal substance abuse**, which includes the following:
  - Abuse of legally-obtained prescription medication
  - Illegal use of non-prescription drugs

Diagnosis, treatment, testing, and confinement must be in the United States or its territories.

All benefits under the plan, including benefits for diagnoses, treatment, confinement and covered tests, are payable only while coverage is in force.

# Group Critical Illness Insurance

## Notices

This proposal is a brief description of coverage, not a contract. Read your policy and riders (as applicable) carefully for exact plan language, terms, and conditions.

If this coverage will replace any existing individual policy, please be aware that it may be in your employees' best interest to maintain their individual guaranteed-renewable policy.

For residents of New Mexico, we are required to administer some coverages in accordance with the minimum applicable standards of New Mexico law.

Notice to Consumer: The coverages provided by Continental American Insurance Company (CAIC) represent supplemental benefits only. They do not constitute comprehensive health insurance coverage and do not satisfy the requirement of minimum essential coverage under the Affordable Care Act. CAIC coverage is not intended to replace or be issued in lieu of major medical coverage. It is designed to supplement a major medical program.

In Nevada: This limited plan provides supplemental benefits only. It does not constitute comprehensive health insurance coverage (often referred to as "major medical coverage") and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

In New Mexico: This type of plan is NOT considered "minimum essential coverage" under the Affordable Care Act and therefore does NOT satisfy the individual mandate that you have health insurance coverage. If you do not have other health insurance coverage, you may be subject to a tax penalty. Please consult your tax advisor.

In Washington DC: NOTICE TO CONSUMER: THIS IS A SUPPLEMENTAL TO HEALTH INSURANCE AND IS NOT A SUBSTITUTE FOR MAJOR MEDICAL COVERAGE. LACK OF MAJOR MEDICAL COVERAGE (OR OTHER MINIMUM ESSENTIAL COVERAGE) MAY RESULT IN AN ADDITIONAL PAYMENT WITH YOUR TAXES. ALSO, THE BENEFITS PROVIDED BY THIS POLICY CANNOT BE COORDINATED WITH THE BENEFITS PROVIDED BY OTHER COVERAGE. PLEASE REVIEW THE BENEFITS PROVIDED BY THIS POLICY CAREFULLY TO AVOID A DUPLICATION OF COVERAGE.