

Critical Illness Insurance

Explore Your Benefits & Costs

Effective January 1, 2024



Critical Illness Insurance pays a lump-sum benefit if you are diagnosed with a covered illness or condition on or after your coverage effective date. Critical Illness Insurance doesn't replace medical coverage; instead, it complements it. **The benefit payments don't go out to pay for medical bills or treatments you may need, instead they come in—directly to you—to be used however you'd like.**

Group Name: Iowa State Association of Counties
Group Benefits Program
Group Number: 739367

Who is eligible?

All eligible employees enrolled in the medical plan.

How much coverage is available?

\$5,000

What is the cost?

ISAC provides this benefit at **no cost** to you.

Schedule of Benefits

Covered Condition	% of Benefit
Heart attack	100%
Coronary angioplasty	10%
Open heart surgery for valve replacement or repair	25%
Cancer	100%
Benign brain tumor	100%
Skin cancer (10 times per lifetime)	10%
Bone marrow transplant	25%
Stroke	100%
Major organ transplant	100%
Advanced dementia, including Alzheimer's disease	100%
Parkinson's disease	100%
Type 1 diabetes	100%
Occupational Hepatitis B or C	100%

This is a brief overview of the benefits provided by Critical Illness Insurance. For a complete description of your available benefits, exclusions and limitations, see your certificate of insurance.

Questions? If you have additional questions, please contact:

Voya Employee Benefits Customer Service

(877) 236-7564

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



Guarantee Issue

Coverage is always Guaranteed Issue.



No Cost

This Critical Illness benefit is provided to you at no cost by ISAC.



Portability

If you leave your employment, you can continue your coverage and pay your premiums directly to Voya.