



## Specified Disease Insurance – New York

A limited benefit policy

### Enrollment at a Glance

An affordable way to help protect against the financial stress of a serious illness.

For the employees of:  
Adelphi University

ReliaStar Life Insurance Company of New York, a member of the Voya<sup>®</sup> family of companies.

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## What is Specified Disease Insurance?

Specified disease insurance pays a lump-sum benefit if you are diagnosed with a covered illness or condition. Specified disease insurance is a limited benefit policy. It is not health insurance and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

Features of Specified Disease include:

- **Flexibility:** You can use the benefit money for any purpose you like.
- **Payroll deductions:** Premiums are paid through convenient payroll deductions.
- **Portable:** Should you leave your current employer or retire, you can take your coverage with you.

## How can specified disease insurance help?

Below are a few examples of how your specified disease insurance benefit could be used:

- Medical expenses, such as deductibles and copays
- Child care
- Home healthcare costs
- Mortgage payment/rent and home maintenance

## Who is eligible for specified disease insurance?

- **You**—all active, full-time employees working 35+ hours per week.
- **Your spouse\***— under age 70. Coverage is available only if Employee coverage is elected.
- **Your child(ren)**— to age 26. Coverage is available only if Employee coverage is elected.
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\*The use of "spouse" in this document means a person insured as a spouse as described in the certificate of insurance or rider. This may include domestic partners or civil union partners as defined by the group policy. Please contact your employer for more information.

## What Maximum Specified Disease Benefit am I eligible for?

Adelphi University provides you with the opportunity to purchase a Specified Disease Benefit of \$5,000 - \$30,000 in \$5,000 increments. In addition, you also may purchase a Specified Disease Benefit of \$5,000 - \$15,000 in \$5,000 increments for your spouse and a Specified Disease Benefit of \$2,500, \$5,000 or \$10,000 for each covered child.

## For what illnesses and conditions are benefits available?

Specified Disease Insurance provides a benefit for the following illnesses and conditions. Benefits are paid at 100% of the Maximum Specified Disease Benefit unless otherwise stated. For a complete description of your benefits, along with applicable provisions, exclusions and limitations, see your certificate of insurance and any riders.

- Heart attack
- Stroke
- Major organ failure
- Amyotrophic Lateral Sclerosis (ALS)
- Cancer
  - Invasive cancer: 100%
  - Carcinoma in situ: 25% (payable once)
  - Skin cancer
    - Thin Melanoma: \$500, in addition to any other benefit
    - Standard: \$250, in addition to any other benefit

## How many times can I receive the Maximum Specified Disease Benefit?

Insureds receive the Maximum Specified Disease Benefit for one covered condition. If a partial benefit is paid out, it will not reduce the available maximum benefit amount for the covered illness or diseases. Once you reach the benefit limit, you may choose to end your coverage; however, if you have coverage for your spouse and/or child(ren), you must continue your coverage in order to keep their coverage active. Please see your certificate of coverage for details.

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## Meet Julie

When Julie looks at her life, she thinks she's in pretty good health. Sure, she has a sedentary job, but Julie feels she offsets sitting 40 hours a week by eating fairly well, getting enough sleep and taking regular walks around her neighborhood. That's why the heart attack she suffered just three months after her 42<sup>nd</sup> birthday came as such a shock. While Julie is expected to make a full recovery, her recuperation could have been more challenging had it not been for the benefit paid by her Specified Disease Insurance.

### Expenses incurred over two months:

\$5,000	Out-of-pocket medical expenses
\$2,800	Mortgage
\$1,500	Food and utilities
\$800	Car payment
\$150	Car insurance
\$500	Other living expenses
<b>\$10,750</b>	<b>Total out-of-pocket expenses</b>
<b>\$10,000</b>	<b>Maximum Specified Disease Benefit paid under Julie's policy</b>

The amounts shown are for illustrative purposes only. Actual costs/results may vary. The benefit amount assumes a Maximum Specified Disease Benefit of \$10,000 of base coverage. Your employer may offer/provide different amounts or options.

### What does my specified disease insurance include?

Specified Disease Insurance provides the following additional benefits. For a list of standard exclusions and limitations, go to the end of this document. For a complete description of your available benefits, along with applicable provisions, exclusions and limitations, see your certificate of insurance and any riders.

- **Wellness Benefit:** This provides an annual benefit payment if you complete a health screening test. You may only receive a benefit once per year, even if you complete multiple health screening tests.
  - Examples of health screening tests include but are not limited to: Pap test, serum cholesterol test for HDL and LDL levels, mammography, colonoscopy, and stress test on bicycle or treadmill.
  - The annual benefit is \$100 for completing a health screening test.
  - If your spouse and children are covered for specified disease insurance, they are also covered by the Wellness Benefit. Your spouse's benefit amount is also \$100. The benefit for child coverage is \$50 with an annual maximum of \$200 for children's benefits.
- **Restoration of Benefits:** This restores the base specified disease benefit so that a covered individual can receive a second benefit if diagnosed with a different covered condition.

### What optional benefits are available?

The benefits listed below are optional benefits you may include with your Specified Disease Insurance. For a list of standard exclusions and limitations, go to the end of this document. For a complete description of your available benefits, along with applicable provisions, exclusions and limitations, see your certificate of insurance and any riders.

- **Spouse\* Specified Disease Insurance:** If you have coverage for yourself, you may enroll your spouse, as long as your spouse is under age 70 and is not covered under the Policy as an Employee.
  - Your spouse will be covered for the same benefits that you have under the base coverage; however, actual benefit amounts may vary.
  - There are no medical questions your spouse needs to answer or medical tests your spouse needs to take in order to get coverage.

\*The use of "spouse" in this form means a person insured as a spouse as described in the certificate of insurance or benefit. This may include domestic partners or civil union partners as defined by the plan. Please contact your employer for more information.

- **Children's Specified Disease Insurance:** As long as you have specified disease coverage on yourself, your natural child(ren), stepchild(ren), adopted child(ren) or child(ren) for whom you are a legal guardian are eligible to be covered under your employer's plan, up to the age of 26.

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- Your children are covered for the same specified disease insurance conditions as you are however, actual benefit amounts may vary.
- This benefit covers all of your eligible children.
- There are no medical questions you need to answer or medical tests your child(ren) need(s) to take in order to get coverage.
- If both you and your spouse are covered under the policy as an employee, then only one, but not both, may cover the same children under this benefit. If the parent who is covering the children stops being insured as an employee than the other parent may apply for children's coverage.

### How much does Specified Disease Insurance cost?

See the chart below for the premium amounts.

Employee Coverage Monthly Rates		
Attained Age	Non Tobacco User per \$1,000	Tobacco User per \$1,000
Under 30	\$0.37	\$0.88
30-39	\$0.45	\$1.11
40-49	\$0.91	\$2.14
50-59	\$1.94	\$4.56
60-64	\$3.24	\$7.62
65-69	\$5.08	\$11.96
70+	\$7.76	\$18.26

Spouse Coverage Monthly Rates		
Attained Age	Non Tobacco User per \$1,000	Tobacco User per \$1,000
Under 30	\$0.43	\$1.02
30-34	\$0.55	\$1.29
35-39	\$1.05	\$2.48
40-44	\$2.25	\$5.30
45-49	\$3.76	\$8.84
50-54	\$5.90	\$13.89
55-59	\$9.01	\$21.20

\*\* Wellness Rider - \$2.60 per eligible employee

Children Coverage Composite Monthly Rates (Includes Wellness Benefit Rider)	
Benefit	Rate
\$2,500	\$3.10
\$5,000	\$6.20
\$10,000	\$12.40

### Exclusions and Limitations

Benefits are not payable for any specified disease caused in whole or directly by any of the following\*:

- Participation or attempt to participate in a felony or being engaged in an illegal occupation.
- Suicide, attempted suicide or any intentionally self-inflicted injury.
- War or any act of war, whether declared or undeclared.
- Alcoholism, drug addiction.

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## Who do I contact with questions?

For more information, please call the Customer Service Team at 1-(888)-238-4840.

This is a summary of benefits only. A complete description of benefits, limitations, exclusions and termination of coverage will be provided in the certificate of insurance and riders. All coverage is subject to the terms and conditions of the group policy. If there is any discrepancy between this document and the group policy documents, the policy documents will govern. To keep coverage in force, premiums are payable up to the date of coverage termination. Specified Disease Insurance is underwritten by ReliaStar Life Insurance Company of New York, a member of the Voya® family of companies. Policy Form #RNY-CI3-POL-12; Certificate Form #RNY-CI3-CERT-12; and Rider Forms: Spouse Specified Disease Rider Form #RNY-CI3-SPR-12, Children's Specified Disease Rider Form #RNY- CI3-CHR-12, Wellness Benefit Rider Form #RNY- CI3-WELL-12, and Restoration of Benefits Rider Form #RNY- CI3-RES-12.

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