

Critical Illness Insurance

Enrollment at a glance

For the employees of: Lennox International Inc.

What is Critical Illness Insurance?

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 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 Critical Illness Insurance include:

- **Guaranteed Issue:** No medical questions or tests are required for coverage.
- **Flexible:** You can use the benefit payments for any purpose you like.
- **Payroll deductions:** Premiums are paid through convenient payroll deductions.
- **Portable:** If you leave your current employer or retire, you can take your coverage with you.

What benefits are available?

Critical Illness Insurance provides a benefit payment for the following illnesses and conditions. Covered illnesses/conditions are broken out into groups called “modules”. Benefits are paid at 100% of the Maximum Critical Illness Benefit amount unless otherwise stated. For a complete description of your benefits, along with applicable provisions, conditions on benefit determination, exclusions and limitations, see your certificate of insurance and any riders.

Base Module

- Heart attack*
- Stroke
- Coronary artery bypass (25%)
- Coma
- Major organ failure
- Permanent paralysis
- End stage renal (kidney) failure

*Cardiac arrest is not a heart attack.

Module A

- Benign brain tumor
- Deafness
- Occupational HIV
- Blindness

Module B

- Multiple sclerosis
- Amyotrophic lateral sclerosis (ALS)
- Parkinson’s disease
- Alzheimer’s disease
- Infectious disease

Cancer Module

- Cancer
- Skin cancer (10%)
- Carcinoma in situ (25%)

ReliaStar Life Insurance Company, a member of the Voya® family of companies

Who is eligible for Critical Illness Insurance and what is the Maximum Critical Illness Benefit?

- **You**—all active employees working 20+ hours per week.
 - You may purchase \$5,000 to \$20,000 Maximum Critical Illness Benefit in \$5,000 increments.
- **Your spouse***— Coverage is available only if employee coverage is elected.
 - You may purchase a \$5,000 or \$10,000 Maximum Critical Illness Benefit.
 - You can enroll your spouse in Critical Illness.
- **Your children****— to age 26. Coverage is available only if employee coverage is elected.
 - You may purchase \$2,500 or \$5,000 Maximum Critical Illness Benefit for each covered child.
 - In addition, there are benefits if your children are diagnosed after the benefit's effective date with: Down syndrome, cerebral palsy, cystic fibrosis and congenital birth defects.
 - 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 for Critical Illness Insurance. If the parent who is covering the children stops being insured as an employee then the other parent may apply for children's coverage.

*The use of "spouse" in this document means a person insured as a spouse as described in the certificate of insurance or rider. Please contact your employer for more information.

**The definition of "child" may vary by state. Please contact your employer for more information.

How many times can I receive a benefit?

The Maximum Specified Disease Benefit is available once for each covered condition. If you have reached 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.

What additional benefits does my Critical Illness Insurance include?

The benefits listed below are included with your Critical Illness coverage. There may be some variation by state. For a list of standard exclusions and limitations, please refer to the end of this document. For a complete description of your available benefits, 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.
 - Your annual benefit amount is \$100 for completing a health screening test.
 - Your spouse's annual benefit amount is \$100.
 - The benefit for child coverage is 50% of your benefit amount per child with an annual maximum of \$300 for all children.

When is my coverage effective?

Annual Enrollment

Your coverage becomes effective January 1, following the election of coverage. Coverage for your spouse and/or children becomes effective on the same date as your coverage.

New hires

- If you elect voluntary coverage, that coverage becomes effective at 12:01 AM on the latest of the following:
 - The date you are eligible for coverage, if you apply on or before that date.
 - The date you return to active employment, if you are not in active employment when your coverage would otherwise become effective.
- Coverage for your spouse and/or children becomes effective on the same date as your coverage.

How much does Critical Illness Insurance cost?

See the chart below for the premium amounts.

Employee Coverage Monthly Rates Includes Wellness Benefit Rider						
Uni-Tobacco						
Attained Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
Under 25	\$3.15	\$6.30	\$9.45	\$12.60	\$15.75	\$18.90
25-29	\$3.30	\$6.60	\$9.90	\$13.20	\$16.50	\$19.80
30-34	\$3.40	\$6.80	\$10.20	\$13.60	\$17.00	\$20.40
35-39	\$3.75	\$7.50	\$11.25	\$15.00	\$18.75	\$22.50
40-44	\$4.90	\$9.80	\$14.70	\$19.60	\$24.50	\$29.40
45-49	\$6.75	\$13.50	\$20.25	\$27.00	\$33.75	\$40.50
50-54	\$9.80	\$19.60	\$29.40	\$39.20	\$49.00	\$58.80
55-59	\$14.35	\$28.70	\$43.05	\$57.40	\$71.75	\$86.10
60-64	\$18.70	\$37.40	\$56.10	\$74.80	\$93.50	\$112.20
65-69	\$23.05	\$46.10	\$69.15	\$92.20	\$115.25	\$138.30
70+	\$29.50	\$59.00	\$88.50	\$118.00	\$147.50	\$177.00

Spouse Coverage* Monthly Rates Includes Wellness Benefit Rider		
Uni-Tobacco		
Attained Age	\$5,000	\$10,000
Under 25	\$3.10	\$6.20
25-29	\$3.25	\$6.50
30-34	\$3.40	\$6.80
35-39	\$3.80	\$7.60
40-44	\$4.95	\$9.90
45-49	\$6.80	\$13.60
50-54	\$9.80	\$19.60
55-59	\$14.10	\$28.20
60-64	\$18.20	\$36.40
65-69	\$20.60	\$41.20
70+	\$28.90	\$57.80

*Spouse Rates based on age of the Spouse

Children Coverage Monthly Rates Includes Wellness Benefit Rider	
Coverage Amount	Rate
\$2,500	\$1.85
\$5,000	\$3.70

Exclusions and Limitations

Benefits are not payable for any critical illness caused in whole or directly by any of the following*:

- Participation or attempt to participate in a felony or illegal activity.
- Suicide, attempted suicide or any intentionally self-inflicted injury, while sane or insane.
- War or any act of war, whether declared or undeclared, other than acts of terrorism.
- Loss that occurs while on full-time active duty as a member of the armed forces of any nation. We will refund, upon written notice of such service, any premium which has been accepted for any period not covered as a result of this exclusion.
- Alcoholism, drug abuse, or misuse of alcohol or taking of drugs, other than under the direction of a doctor.

*See the certificate of insurance and any riders for a complete list of available benefits, along with applicable provisions, exclusions and limitations.



For more information, please contact or go to:

Voya Employee Benefits Customer Service at (877) 236-7564

To learn more, go to <https://presents.voya.com/EBRC/lennox>

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. Critical Illness Insurance is underwritten by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies. Policy Form #RL-CI3-POL-12; Certificate Form #RL-CI3-CERT-12; and Rider Forms: Spouse Critical Illness Rider Form #RL-CI3-SPR-12, Children's Critical Illness Rider Form #RL-CI3-CHR-12, Wellness Benefit Rider Form #RL- CI3-WELL-12, Restoration of Benefits Rider Form #RL- CI3-RES-12 and Recurrence Rider Form #RL- CI3-REC-12 Form numbers, provisions and availability may vary by state.

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