

CRITICAL ILLNESS

Administered by UnitedHealthcare

LSU partners with UnitedHealthcare to provide you and your family with valuable Critical Illness insurance.

This benefit is designed to help protect you and your family's financial health. Critical Illness insurance can help fill a financial gap if you or a family member experiences a severe, life-threatening illness, such as cancer, heart attack, and major organ transplant. Upon diagnosis of a covered illness, you can receive a lump-sum benefit.

Covered illnesses include the following:

- Category 1 (**Cancer**) —Cancer-100%; Carcinoma in Situ-25%
- Category 2 (**Cardiovascular**) —Heart Attack, Stroke, Heart Transplant, Ruptured Aneurysm-100%; Coronary Artery Bypass-25%
- Category 3 (**Other**)—Chronic Renal Failure, Paralysis, Severe Burns, Severe Brain Damage, Coma, Major Organ Transplant-100%

You are eligible to receive payment one time for each category listed. There is a **reoccurrence/restoration** rider you may be eligible for after 12 months. For example, if you receive a lump sum payment due to a critical illness diagnosis and then are later diagnosed with another critical illness in the same category, this restoration benefit would pay an additional one time benefit for the same category.

This insurance plan also provides a **wellness incentive**. The plan will pay up to \$100 per year if you have certain health-screening tests, such as a mammogram, colonoscopy, or chest x-ray. A more detailed list of approved wellness exams can be found in the Plan Document. Visit www.lsu.edu/benefits.

For a short informational video, please visit http://www.brainshark.com/UHCSB/LSU_CIPP. This link can be found on the LSU website—www.lsu.edu/benefits.

Employees have two options when purchasing this coverage: A low option of \$10,000; and a high option of \$20,000. Spouses can be covered for 50% of the employees coverage at either \$5,000 or \$10,000. The child(ren) benefit is \$2,500.

	Lump Sum Amounts
Coverage Levels	
Employee	\$10,000
	\$20,000
Spouse	\$5,000
	\$10,000
Child(ren)	\$2,500

Rates for employee and spouse are the same and based on age of employee. The child(ren) rate is \$0.56. To calculate your monthly premium, look for the employee age band and coverage amount you would like. Add spouse rate and child(ren) rate, if applicable.

Age Bands	\$5,000	\$10,000	\$20,000
< 24	\$1.85	\$3.70	\$7.40
25-29	\$2.92	\$5.84	\$11.68
30-34	\$3.65	\$7.29	\$14.58
35-39	\$4.89	\$9.77	\$19.54
40-44	\$6.90	\$13.80	\$27.60
45-49	\$9.87	\$19.74	\$39.48
50-54	\$13.79	\$27.58	\$55.16
55-59	\$19.03	\$38.05	\$76.10
60-64	\$26.42	\$52.83	\$105.66
65-69	\$35.45	\$70.90	\$141.80
70-74	\$49.31	\$98.62	\$197.24
75 <	\$62.72	\$125.44	\$250.88

Customer Service: 1 (888) 299-2070

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