

## Critical Illness Protection Plan (CIPP)

### Louisiana State University Summary of Benefits

Effective 01.01.15

<b>Am I eligible?</b>	You are eligible if you are an active, full-time Employee who works a minimum of 30 hours per week.		
<b>What is Critical Illness Insurance?</b>	<p>Pays a lump sum to you upon your own or a covered dependents diagnosis* for a critical illness within each of 3 benefit categories. You may use the money for any expense to protect your quality of life while critically ill.</p> <p><i>*paid if diagnosis is more than 30 days after coverage effective date. Subject to all plan limitations and exclusions.</i></p>		
<b>Why do I need Critical Illness Insurance?</b>	Experiencing a critical illness can have a devastating effect on finances. Whether it is paying for childcare, the mortgage or medical out-of-pocket expenses, additional cash during a serious illness can make a big difference.		
<b>What critical illnesses are covered?</b>	<p>Benefits could be paid up to three times, once in each category.</p> <table style="width: 100%; border: none;"> <tr> <td style="vertical-align: top;"> <ul style="list-style-type: none"> <li>➤ Cancer                             <ul style="list-style-type: none"> <li>- Cancer</li> <li>- Carcinoma in Situ*</li> </ul> </li> <li>➤ Cardiovascular                             <ul style="list-style-type: none"> <li>- Heart Attack</li> <li>- Heart Failure</li> <li>- Ruptured Aneurysm</li> <li>- Stroke</li> <li>- Coronary Artery Bypass*</li> </ul> </li> </ul> </td> <td style="vertical-align: top; padding-left: 20px;"> <ul style="list-style-type: none"> <li>➤ Critical Illness – All Other                             <ul style="list-style-type: none"> <li>- Coma</li> <li>- Chronic Renal Failure</li> <li>- Permanent Paralysis</li> <li>- Severe Burns</li> <li>- Severe Brain Damage</li> <li>- Major Organ Failure (except heart)</li> </ul> </li> </ul> </td> </tr> </table> <p><i>*25% benefit</i></p> <p>Lump sum payments are 100% of the coverage amount unless otherwise noted in the Policy, as a reduced benefit. If a reduced benefit is paid, the remaining coverage is available for another covered illness in that benefit category.</p>	<ul style="list-style-type: none"> <li>➤ Cancer                             <ul style="list-style-type: none"> <li>- Cancer</li> <li>- Carcinoma in Situ*</li> </ul> </li> <li>➤ Cardiovascular                             <ul style="list-style-type: none"> <li>- Heart Attack</li> <li>- Heart Failure</li> <li>- Ruptured Aneurysm</li> <li>- Stroke</li> <li>- Coronary Artery Bypass*</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>➤ Critical Illness – All Other                             <ul style="list-style-type: none"> <li>- Coma</li> <li>- Chronic Renal Failure</li> <li>- Permanent Paralysis</li> <li>- Severe Burns</li> <li>- Severe Brain Damage</li> <li>- Major Organ Failure (except heart)</li> </ul> </li> </ul>
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<b>How much Critical Illness Insurance can I purchase?</b>	You may purchase Employee Critical Illness Insurance in the amount of \$10,000 or \$20,000.		
<b>How much Spouse Critical Illness Insurance can I purchase?</b>	If you elect Employee Critical Illness Insurance for yourself, you may choose to purchase Spouse Critical Illness Insurance in the amount of \$5,000 or \$10,000. You may not elect coverage for your Spouse if they are already covered as an Employee under this policy.		
<b>How much Child(ren) Critical Illness Insurance can I purchase?</b>	<p>If you elect Critical Illness Insurance for yourself, you may choose to purchase Child(ren)* Critical Illness Insurance in the amount of \$2,500 for each child. All children are covered for one premium.</p> <p><i>*Eligible Child(ren) are from Live Birth to age 26 and must not be covered as an employee under this policy.</i></p>		

**This is a summary of benefits only and does not include all plan provisions, exclusions, and limitations relating to your coverage. Please refer to your Certificate of Coverage. If differences exist between this summary and your Certificate of Coverage, the Certificate of Coverage will govern.**

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<p><b>What is the highest amount of Critical Illness Insurance I can buy without answering health questions? (Guarantee Issue Limit)</b></p>	<p><b>Employee</b> - You may elect up to \$20,000  <b>Spouse</b> - You may elect up to \$10,000  <b>Child(ren)</b> - You may elect up to \$2,500.</p> <p>Evidence of insurability is required if you do not enroll within the enrollment period.</p>
<p><b>Does coverage reduce as I get older?</b></p>	<p>Employee and Spouse coverage reduces to 50% of the original coverage amount at age 70.  All coverage terminates upon employee's retirement.</p>
<p><b>Are there other limitations to enrollment?</b></p>	<p>You must be Actively at Work with your employer on the day you apply for coverage and the date your coverage takes effect.</p> <p>Please review the Exclusions shown below.</p>
<p><b>Are there any additional Benefits to the Plan?</b></p>	<p>Yes, the following are Riders that are included with the Plan:  <b>Wellness Benefit:</b> You will be paid \$100 per calendar year for any one Health Screening test defined in the Plan (i.e. PSA test, Chest X-ray, colonoscopy, Pap Smear, Mammogram, etc). Child(ren) are excluded from this benefit.  <b>Restoration Benefit Rider:</b> Once a payment has been made your coverage is restored and will be available for future payment.</p>
<p><b>Can I keep my Critical Illness coverage if I leave my employer?</b></p>	<p>If you leave your employer, Portability is an option that allows you to continue your Critical Illness Insurance coverage provided your coverage has been in force for 6 months prior to the date employment ends. You must elect portability for your own coverage in order to elect portability for your Spouse and or Child(ren). To elect Portability, you must apply and pay the premium within 31 days of the termination of your Critical Illness Insurance. Evidence of Insurability will not be required.</p>

#### Exclusions and Renewal Provisions:

The Policy does not cover loss due to suicide or intentionally self-inflicted injury, participating in a riot or felony; war; use of alcohol or the non-medical use of drugs; while on active duty in any armed forces except under the policy's Continuation during leave provision; cosmetic or elective surgery.

Coverage continues, upon timely payment of premium, unless terminated because the person is no longer actively at work for the group or no longer meets the specific eligibility requirements stated in the Policy; or benefits have been paid in all 3 Categories; or the Policy terminates. The Policy is renewable at the option of the company. See the Policy for terms and periods related to continuation during approved leaves.

Benefit provisions, exclusions and limitations may vary as a result of state specific requirements and/or the plan designs selected by the group.

UnitedHealthcare Critical Illness products are provided by UnitedHealthcare Insurance Company. Texas Coverage is provided on Form UHICI-POL -1

UnitedHealthcare Insurance Company is located in Hartford, CT.

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