



## Critical Illness coverage – easing the stress when illness strikes

Critical Illness coverage is an added layer of security — providing members a lump-sum benefit to help pay for unexpected costs and protecting their financial well-being. Benefits can be used to help pay medical bills or to ease the strain of daily living expenses like rent, food, transportation or help around the house.

For employers, this is a way to expand their health benefits portfolio and enhance their employees' financial well-being — *without* added plan costs.


### Connected benefits make it easier for members


Anthem Whole Health Connection® links our medical plans with critical illness benefits. This means members get notified automatically when they may have an eligible critical illness claim.\*



### Key plan features

- No pre-existing condition limitations<sup>1</sup>
- No benefit waiting periods
- Dependents covered at 50% of employee coverage amount
- Pays for first diagnosis after coverage effective date
- \$50 health screening benefit for 27 listed tests
- Compatible with health savings accounts (HSAs)<sup>2</sup>
- Members can keep coverage if they leave the employer (not available in all states)

  
**38.4%**  
of people will develop cancer  
in their lifetime<sup>3</sup>

  
**735,000**  
Americans have heart  
attacks every year<sup>4</sup>

\*Coming in 2019.

## Critical Illness benefits overview

See *Benefit Summary* for complete plan details.

		Standard plan		Skin cancer plan	
Benefit		\$10,000 plan	\$20,000 plan	\$10,000 plan	\$20,000 plan
Spouse dependent benefit		50% of employee amount			
Child dependent benefit		50% of employee amount			
		\$10,000 plan	\$20,000 plan	\$10,000 plan	\$20,000 plan
Cancer	Invasive cancer	\$10,000	\$20,000	\$10,000	\$20,000
	Non-invasive cancer	\$2,500	\$5,000	\$2,500	\$5,000
	Benign brain tumor	\$10,000	\$20,000	\$10,000	\$20,000
		\$10,000 plan	\$20,000 plan	\$10,000 plan	\$20,000 plan
Vascular	Heart transplant	\$10,000	\$20,000	\$10,000	\$20,000
	Heart attack (myocardial infarction)	\$10,000	\$20,000	\$10,000	\$20,000
	Stroke	\$10,000	\$20,000	\$10,000	\$20,000
	Coronary artery bypass surgery	\$2,500	\$5,000	\$2,500	\$5,000
		\$10,000 plan	\$20,000 plan	\$10,000 plan	\$20,000 plan
Other specified illness	Coma	\$10,000	\$20,000	\$10,000	\$20,000
	Paralysis	\$10,000	\$20,000	\$10,000	\$20,000
	Major organ transplant	\$10,000	\$20,000	\$10,000	\$20,000
	End-stage renal disease	\$10,000	\$20,000	\$10,000	\$20,000
	Loss of hearing	\$10,000	\$20,000	\$10,000	\$20,000
	Loss of speech	\$10,000	\$20,000	\$10,000	\$20,000
	Loss of vision	\$10,000	\$20,000	\$10,000	\$20,000
		\$10,000 plan	\$20,000 plan	\$10,000 plan	\$20,000 plan
Neurological	Advanced Parkinson's disease	\$10,000	\$20,000	\$10,000	\$20,000
	Advanced Alzheimer's disease	\$10,000	\$20,000	\$10,000	\$20,000
	Amyotrophic lateral sclerosis	\$10,000	\$20,000	\$10,000	\$20,000
	Advanced multiple sclerosis	\$10,000	\$20,000	\$10,000	\$20,000
		\$10,000 plan	\$20,000 plan	\$10,000 plan	\$20,000 plan
Other	Health screening benefit (per member, per calendar year)	\$50	\$50	\$50	\$50
	Skin cancer benefit (limited to once per lifetime)	None	None	\$250	\$250

	Benefit	Standard plan		Skin cancer plan	
		\$10,000 plan	\$20,000 plan	\$10,000 plan	\$20,000 plan
Recurrence benefits	Recurrence waiting period	12 months			
	Invasive cancer	50% of previously covered benefit			
	Benign brain tumor	50% of previously covered benefit			
	Heart transplant	50% of previously covered benefit			
	Heart attack (myocardial infarction)	50% of previously covered benefit			
	Stroke	50% of previously covered benefit			
	Coma	50% of previously covered benefit			
	Major organ transplant	50% of previously covered benefit			

Benefit	\$10,000 plan	\$20,000 plan	\$10,000 plan	\$20,000 plan
Additional occurrence of multiple conditions	Covered with 30-day separation period if both conditions are vascular or both are cancer. Otherwise, covered with no separation period.			
Lifetime benefit maximum — employee <sup>5</sup>	\$250,000	\$500,000	\$250,000	\$500,000
Lifetime benefit maximum — spouse & children	\$125,000	\$250,000	\$125,000	\$250,000

## Want to know more about Critical Illness coverage?

Call your Anthem Specialty representative today.



<sup>1</sup> Covered accidents or illness must occur after the effective date of coverage.

<sup>2</sup> Please consult your tax advisor about the Internal Revenue Service's treatment of HSA compatibility for various health insurance products.

<sup>3</sup> National Institutes of Health, National Cancer Institute. *Cancer Stat Facts: Cancer of Any Site* (accessed May 1, 2018): [seer.cancer.gov/statfacts/html/all.html](http://seer.cancer.gov/statfacts/html/all.html).

<sup>4</sup> Centers for Disease Control and Prevention. *Heart Disease Facts* (updated November 28, 2017): [cdc.gov/heartdisease/facts.htm](http://cdc.gov/heartdisease/facts.htm).

<sup>5</sup> In Georgia: Lifetime benefit maximum is \$250,000 for employee and \$125,000 for spouse & children for all plans.

Group Critical Illness benefits provided by policy form SCI B XX18 P or state equivalent.

This is not a contract; it is a partial listing of benefits and services. All covered services are subject to the conditions, limitations, exclusions, terms and provisions of your policy. In the event of a discrepancy between the information in this summary and the policy, your policy will prevail.

Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. Copies of Colorado network access plans are available on request from member services or can be obtained by going to [anthem.com/co/networkaccess](http://anthem.com/co/networkaccess). In Georgia: Anthem Insurance Companies, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., dba HMO Nevada. In Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield in Virginia, and its service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWI), underwrites or administers PPO and indemnity policies and underwrites the out of network benefits in POS policies offered by CompCare Health Services Insurance Corporation (CompCare) or Wisconsin Collaborative Insurance Corporation (WCIC). CompCare underwrites or administers HMO or POS policies; WCIC underwrites or administers Well Priority HMO or POS policies. Independent licensees of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.