Group Name: GEON Performance Solutions
Group Number: 724777



Critical Illness Insurance

Help minimize the financial stress that may follow the diagnosis of a serious illness

GEON Performance Solutions | FOSTER A GEON COMPANY

What is it?

Critical Illness Insurance pays a lump-sum benefit if you are diagnosed with a covered illness or condition. 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.

What conditions does it cover?

Unless noted, your payment will be at 100% of your benefit amount.

- Heart attack*
- Cancer
- Stroke
- Sudden cardiac arrest (25%)
- Major organ transplant**
- Coronary artery bypass (25%)
- Carcinoma in situ (25%)
- Transient ischemic attacks (10%)
- Severe burns
- Benign brain tumor
- Skin cancer (10%)
- Bone marrow transplant (25%)
- Stem cell transplant (25%)
- Permanent paralysis
- Loss of sight
- Loss of hearing
- Loss of speech
- Coma
- Multiple Sclerosis (25%)
- Amyotrophic lateral sclerosis (ALS) (25%)
- Parkinson's Disease (25%)
- Advanced Dementia including Alzheimer's disease(25%)
- Huntington's disease (25%)
- Muscular dystrophy (25%)
- Infectious disease (hospitalization requirement) (25%)***

* A sudden cardiac arrest is not in itself considered a heart attack.

** Major organ transplant means the irreversible failure of your heart, lung, pancreas, entire kidney or liver, or any combination thereof, determined by a physician specialized in care of the involved organ.

*** Diagnosis of a severe infectious disease by a Doctor, when a diagnosis occurs on or after the group's coverage effective date; AND Confinement to a Hospital or a transitional facility for 5 or more consecutive days.

Wellness Benefit

Your coverage includes a Wellness Benefit, which will pay you an annual benefit when you and covered family members complete an eligible health screening test. These screenings may include a mental health screening, flu immunization, a mammogram and a routine eye or dental exam.

$100 for employees, $100 for spouses, 100% of your benefit amount per child, with an annual maximum of $400 for all children per policy per calendar year

For a list of standard exclusions and limitations, please refer to the limitations and exclusions section later in this document. 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.

Why should I consider it?

- Use your paid benefit for any purpose, such as paying out-of-pocket medical expenses, copays, deductibles, groceries, gas, utilities and more – it's up to you.
- Coverage is always guaranteed issue.
- You can choose to take this coverage with you if you leave your employer or retire, and you'll be billed at the same rates via direct billing.

Who can be covered and how much coverage can I get?

You have the option to enroll in supplemental coverage in the amount(s) below:	
You	Choice of $10,000, $20,000 or $30,000
Your spouse*	100% of Employee Benefit
Your children*	50% of Employee Benefit

* Employees must be enrolled in order to elect coverage for eligible spouse and eligible dependent children as defined in the Certificate of Coverage and Riders.

How many times can I receive this benefit?

The Schedule of Benefits includes a list of covered conditions, and each condition has a total maximum benefit amount.

You may receive a benefit payment for each different diagnosis of a covered condition shown on your Schedule of Benefits (a definition of "different diagnosis" is provided in the certificate of coverage).

The total maximum benefit amount for each condition, except for skin cancer, is 2 times the benefit amount you're enrolled in.

For skin cancer, the benefit is payable up to 1 times per calendar year, 2 times the the lifetime maximum limit. Once the maximum for skin cancer has been reached, no further benefits are payable.

How much does it cost?

The table below shows how much you'll pay for Critical Illness Insurance. The premium is deducted directly from your paycheck. Your rates will depend on your age and how much coverage you select.

Employee Coverage
Bi-Weekly Rates (26 pay periods)
Includes Wellness Benefit Rider

Non-Tobacco User			
Age	**$10,000**	**$20,000**	**$30,000**
Under 25	$2.03	$4.06	$6.09
25-29	$2.49	$4.98	$7.48
30-34	$3.55	$7.11	$10.66
35-39	$5.17	$10.34	$15.51
40-44	$7.25	$14.49	$21.74
45-49	$8.82	$17.63	$26.45
50-54	$10.57	$21.14	$31.71
55-59	$12.83	$25.66	$38.49
60-64	$15.78	$31.57	$47.35
65-69	$19.20	$38.40	$57.60
70+	$24.23	$48.46	$72.69

Tobacco User			
Age	**$10,000**	**$20,000**	**$30,000**
Under 25	$2.63	$5.26	$7.89
25-29	$3.37	$6.74	$10.11
30-34	$4.80	$9.60	$14.40
35-39	$6.46	$12.92	$19.38
40-44	$9.74	$19.48	$29.22
45-49	$13.02	$26.03	$39.05
50-54	$16.66	$33.32	$49.98
55-59	$20.45	$40.89	$61.34
60-64	$25.29	$50.58	$75.88
65-69	$30.92	$61.85	$92.77
70+	$39.28	$78.55	$117.83

Spouse Coverage*
Bi-Weekly Rates (26 pay periods)
Includes Wellness Benefit Rider

Non-Tobacco User			
Age	**$10,000**	**$20,000**	**$30,000**
Under 25	$2.03	$4.06	$6.09
25-29	$2.49	$4.98	$7.48
30-34	$3.55	$7.11	$10.66
35-39	$5.17	$10.34	$15.51
40-44	$7.25	$14.49	$21.74
45-49	$8.82	$17.63	$26.45
50-54	$10.57	$21.14	$31.71
55-59	$12.83	$25.66	$38.49
60-64	$15.78	$31.57	$47.35
65-69	$19.20	$38.40	$57.60
70+	$24.23	$48.46	$72.69

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Age	**$10,000**	**$20,000**	**$30,000**
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25-29	$3.37	$6.74	$10.11
30-34	$4.80	$9.60	$14.40
35-39	$6.46	$12.92	$19.38
40-44	$9.74	$19.48	$29.22
45-49	$13.02	$26.03	$39.05
50-54	$16.66	$33.32	$49.98
55-59	$20.45	$40.89	$61.34
60-64	$25.29	$50.58	$75.88
65-69	$30.92	$61.85	$92.77
70+	$39.28	$78.55	$117.83

Children Coverage Bi-Weekly Rates (26 pay periods) Includes Wellness Benefit Rider	
Coverage Amount	**Rate**
$5,000	$1.52
$10,000	$3.05
$15,000	$4.57

What else is included?

The benefits below are also included with your coverage. 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.

Portability If you are in a situation where your eligibility for benefits is changing, such as reduced hours, termination from employment, or a life event such as divorce, you may want to continue your insurance coverage. Portability allows you to continue your coverage under the same group policy by paying your premiums directly to the insurance company.

Continuation of Insurance allows you to maintain your current Critical Illness Insurance coverage for yourself, your spouse and children during an employer-approved leave of absence.

Exclusions and limitations

There are no exclusions and limitations

Questions?

Enrollment instructions will be provided by your employer. If you have additional questions before you enroll, please call:
Voya Employee Benefits Customer Service at (877) 236-7564

Visit your Employee Benefits Resource Center to learn more
about this benefit and review instructions on how to file a claim after your effective date.
https://presents.voya.com/EBRC/GEON

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-CI4-POL-16; Certificate form #RL-CI4-CERT2-20; Spouse Rider form #RL-CI4-SPR2-20; Children's Rider form #RL-CI4-CHR2-20; Continuation Rider form #RL-CI4-CNT2-20;Wellness Benefit Rider form #RL-CI4-WELL2-20; Form numbers, provisions and availability may vary by state and employer's plan.

CI 2.1 Only

Date Prepared: 10/06/2025

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