



Horizon Critical Illness Insurance

Issued by ReliaStar Life Insurance
Company, a member of ING.



Helping you cope with the emotional and financial challenge of a critical illness.



A serious illness is likely to be...

- **Experienced** – 1 out of 3 people will suffer a heart attack in their lifetime.¹
- **Survived** – 75% of all heart attack victims will survive at least three years.¹
- **Costly** – treatment options and unexpected expenses during recovery can result in financial consequences.

¹ Heart Disease and Stroke Statistics, 2006 Update, American Heart Association

Features of Horizon Critical Illness Insurance

Our Critical Illness Insurance covers several specific diseases, conditions, and procedures. The Maximum Critical Illness Benefit is paid for the following:

- Cancer (optional coverage, if elected by employee)
- Heart Attack
- Stroke
- Major Organ Transplant
- Renal (Kidney) Failure
- Paralysis
- Coma

A partial, potentially multiple, benefit is paid for the following (partial benefits not available on Children's Rider):

- Coronary Artery Bypass Surgery
- Carcinoma in situ (available only if optional cancer coverage is elected.)

Note that partial benefits, when paid, will reduce the maximum critical illness benefit available.

This is a limited benefit policy. There is no coverage for hospital, medical-surgical or major medical expenses.

As people live longer it becomes increasingly important for individuals to protect themselves and their families against the uncertainties of life.

Certain diagnostic criteria must be met (along with supporting documentation) in order for a benefit to be paid. Please see the complete policy, certificate, and rider for details. The partial benefits are not considered additional benefits. Benefits will be reduced by 30% on the certificate anniversary following the insured's 65th birthday.

Who can be covered

This policy is available to you, (provided you are a permanent benefit eligible employee working at least 20 hours per week² and actively at work for the enrollment) your spouse³, and your dependent children (ages 15 days to 20 years; to age 23 if unmarried and a full-time student; coverage terminates at age 25²). Spouse coverage³ is limited to 50% of the employee's benefit. Children's coverage is available in two benefit levels: \$2,500 or \$5,000.

Children's Critical Illness Insurance Rider

This rider can be added to either the employee's or the spouse's certificate, but not both. The premium for this rider covers all eligible dependent children in the family. Our Children's Critical Illness Insurance Rider provides flexibility for growing families and for dependent children as they enter adulthood. Any dependent child born or adopted after the effective date of the rider may be added at no additional cost with written proof of insurability. If children wish to continue their coverage upon reaching

adulthood, they may convert up to five times the coverage without evidence of insurability on the rider anniversary following their 25th birthday.²

Wellness Benefit – if elected at the group level (available on employee and spouse coverage only)

To promote regular physical screenings, our Critical Illness Insurance policy pays \$50 once per year for any insured person who has a health screen test. Examples of eligible health screen tests include but are not limited to: mammogram, flexible sigmoidoscopy, Pap smear, chest x-ray, hemocult stool specimen, prostate-specific antigen testing, bone marrow testing, colonoscopy, and various blood tests specified in the policy and certificate.

There is no lifetime maximum for this benefit.

Optional Cancer Coverage

As stated, this coverage offers an option to be covered in case of a diagnosis of cancer. (Skin cancer, with the exception of malignant melanoma, is not to be construed as cancer. See policy and certificate for complete definition of "cancer".) Similar to the other specified diseases, a one-time benefit will be paid if cancer is diagnosed in a covered person. You can indicate your desire to receive this optional coverage at the time of enrollment. A partial, potentially multiple benefit is paid for carcinoma in situ when optional cancer coverage is elected.

Benefit Levels

We provide a variety of benefit levels designed to match the needs and budgets of you and your family.⁴

Qualified Issue

Up to \$50,000 for employee; up to \$25,000 for spouse; and \$2,500 or \$5,000 for dependent child(ren). You must satisfactorily answer one comprehensive 'gatekeeper' question regarding medical advice, treatment, disorders, or diseases in the past 10 years.² Any 'yes' answer will result in no coverage; however, any person listed as having basal cell skin cancer or squamous cell skin cancer will be covered by this policy except that any new occurrence or reoccurrence of basal cell skin cancer, squamous cell skin cancer, as well as malignant melanoma, carcinoma in-situ or metastases originating from these cancers, will not be covered. You must satisfactorily answer an additional question regarding family medical history to receive coverage in amounts above the qualified issue limits.

Minimum

\$10,000 for employee; \$5,000 for spouse; and \$2,500 for dependent child(ren).

Maximum

\$100,000 for employee; \$50,000 for spouse; and \$5,000 for dependent child(ren).

CRITICAL ILLNESS INSURANCE

Additional Benefits

In addition to the lump sum or partial payment benefits of Critical Illness Insurance, our product offers the following benefits:

Affordability

A variety of available benefit levels will help you prepare for illness-related expenses while respecting your budget.

Flexibility

This coverage allows you to elect the cancer benefit. Moreover, you can elect to provide coverage for a spouse and children, if applicable.

Portability

If you should leave your current employer or reduce hours worked below the required number, your Critical Illness Insurance could go with you. In order to qualify for this portable coverage, you must: have been covered under the certificate for at least six consecutive months; apply in writing and be approved by ReliaStar Life Insurance Company for portable coverage; and pay the first premium within 31 days after eligibility ends. Your current employer must keep the group contract in force for ported coverage to continue. Ported coverage terminates on the certificate anniversary following the insured's 70th birthday.

Convenience

Since your premium is paid through payroll deduction, there is no need to write checks or pay postage.

Guidance

Upon enrollment, you have the opportunity to discuss your individual insurance needs with an enrollment representative.⁵

Exclusions and Limitations (may vary by state)

Benefits are not paid for any illnesses caused, in whole or directly, by any of the following:

- 1) a Critical Illness which is first diagnosed within the 30-day waiting period;
- 2) any form of skin cancer, with the exception of malignant melanoma;
- 3) alcoholism, drug abuse, or misuse of alcohol or taking of drugs, other than under the direction of a doctor;
- 4) active participation in a riot;⁶
- 5) committing or trying to commit a felony or engaging in an illegal occupation;
- 6) suicide or attempted suicide, while sane or insane, or any intentionally self-inflicted injury;
- 7) war or any act of war, whether declared or undeclared;
- 8) loss sustained or expenses incurred while on active duty as a member of the armed forces of any nation. However, the company will refund, upon written notice of such service, any premium which has been accepted for any period not covered as a result of your exclusion;
- 9) transient ischemic attacks, attacks of vertebrobasilar ischemia;
- 10) balloon angioplasty, laser relief or other like procedures which do not include venous or arterial grafts.



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2 May vary by state

3 Definition may vary by state and/or group

4 Benefits are reduced by 30% on the certificate anniversary following the insured's 65th birthday

5 Licensed insurance agent

6 'Riot' shall include all forms of public violence, disorder, or disturbance of the public peace, by three or more persons assembled together, whether or not acting with common intent or the consequence of such disorder.

'Participation in a riot' shall include promoting, inciting, conspiring to promote or incite, aiding, abetting, and all forms of taking part in, but shall not include actions taken in defense of public or private property, or actions taken in your defense, if such actions of defense are not taken against persons seeking to maintain or restore law and order, including but not limited to police officers and firemen.

This brochure is a brief description of coverage and is not a contract. Read your policy and riders carefully for exact terms and conditions. This policy has exclusions and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or ING Employee Benefits.

www.ing.com/us www.ingemployeebenefits-us.com/payroll

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Policy Form #: Trust RL-CIT-POL-01 Group RL-CIG-POL-01 Certificate Form Number: Trust RL-CIT-CERT-01 Group RL-CIG-CERT-01

Children's Critical Illness Rider Number: Trust RL-CIT-CCIR-01 Group RL-CIG-CCIR-01