Voluntary Critical Illness Insurance

Explore Your Benefits & Costs

Effective July 1, 2024

Critical Illness Insurance pays a lump-sum benefit if you are diagnosed with a covered illness or condition on or after your coverage effective date. Critical Illness Insurance doesn't replace medical coverage; instead, it complements it. **The benefit payments don't go *out* to pay for medical bills or treatments you may need, instead they come in—directly to you—to be used however you'd like.**

Group Name:	Iowa State Association of Counties Group Benefits Program
Group Number:	739367

Who is eligible?

Employees: All eligible employees.

Spouse: Your legal spouse.

Child(ren): Your dependent children including your natural children, stepchildren, adopted children or children for whom you are legal guardian can be covered up to age 26.

A person may not have coverage as both an Employee and Dependent. If both you and your spouse are covered under this policy as an employee; then only one, but not both, may cover the same children for Accident Insurance.

What is covered?

The Voluntary Critical Illness benefit follows the same Schedule of Benefits as the ISAC-paid policy. Refer to the ISAC Paid Critical Illness summary for an overview.

How much coverage is available?

Employees: Choice of **$10,000**, **$20,000,** or **$30,000**

Spouse: Choice of **$10,000**, **$20,000**, or **$30,000**
(not to exceed 100% of employee's benefit)

Child(ren): **50%** of employee's benefit

What is the cost?

Rates are composite meaning that all ages will have the same rate. These rates will apply to both the employee and spouse benefit elections. Child(ren) are automatically covered with the employee's enrollment.

$12.30 per $10,000 per month

Questions? If you have additional questions, please contact:

Voya Employee Benefits Customer Service

(877) 236-7564

https://presents.voya.com/EBRC/ISAC

Guarantee Issue

Coverage is always Guaranteed Issue.

Simple Pricing

Rates will no longer increase with age, all ages have the same rate.

Portability

If you leave your employment, you can continue your coverage and pay your premiums directly to Voya.

Iowa State Association of Counties

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