

Voluntary Accident & Critical Illness

Insured by Cigna



Voluntary Accident

Accidental Injury insurance can provide you and your family with the additional financial protection you may need for expenses associated with an unexpected covered accident. While you can't predict life's unexpected events, you can plan for them by choosing benefits that can help protect your financial future.

Regular expenses, big and small, can add up. Think about your ability to pay for those expenses if you or your family member were seriously injured in a covered accident. The plan pays benefits directly to you. What you do with the money is up to you.

Voluntary Accident	
Employee Only	\$9.92
Employee & Spouse/Partner	\$17.96
Employee & Child(ren)	\$22.90
Family	\$30.95

This benefit will pay a lump sum in the event of a covered accident. Examples include:

- Fractures
- Ambulance Transport
- Laceration
- Dislocation
- Coma
- X-Ray
- Surgery
- Burns
- And more

Voluntary Critical Illness

The University offers you the opportunity to purchase Critical Illness insurance on a voluntary basis to ease the financial impact of a major illness. If you or a covered family member is diagnosed due to an illness and meets the group policy and certificate requirements, you will receive a payment to use as you see fit. It can be used to help cover your health insurance deductibles, copays, incidental hospital charges (e.g. TV, phone, etc.) or for any purpose you choose. Critical Illness provides payments for illnesses such as organ/kidney failure, arteriosclerosis, carcinoma in situ, benign brain tumor, cancer, heart attack, stroke, etc.

Monthly Rates Per \$10,000 & Based on Employees Age	Employee Only	Employee & Spouse/ Partner	Employee & Child(ren)	Family
0-29	\$2.49	\$3.98	\$3.71	\$5.22
30-39	\$4.42	\$6.84	\$5.65	\$8.07
40-49	\$8.16	\$12.75	\$9.39	\$13.98
50-59	\$16.19	\$25.77	\$17.42	\$27.01
60-69	\$25.85	\$41.31	\$27.08	\$42.53
70-79	\$45.53	\$70.56	\$46.76	\$71.78
80+	\$72.33	\$109.99	\$73.57	\$111.23

Benefit Amounts for Critical Illness:

- Employee: \$10,000, \$20,000 or \$30,000; Guarantee issue: \$30,000
- Spouse/Partner: 50% of employee benefit amount; Guarantee issue: 100%
- Child(ren): 50% of employee benefit amount

If you complete a health screening, this plan will pay you a health screening benefit of \$50. These health screenings include annual physicals, biometrics, preventive cancer screenings, etc.