

Offered by Life Insurance Company of North America, a Cigna Company

Employee-Paid

# CRITICAL ILLNESS INSURANCE

## SUMMARY OF BENEFITS

Prepared for: University of Denver

Critical Illness insurance provides a cash benefit when a Covered Person is diagnosed with a covered critical illness or event after coverage is in effect. *See State Variations (marked by \*) below.*

### Who Can Elect Coverage:

**You:** All active, Full-time Employees who are appointed employees, including Women's Foundation employees of

Covered Conditions	Initial Benefit Amount %	Recurrence % of Initial Benefit Amount
<b><u>Nervous System Conditions</u></b>		
Advanced Stage Alzheimer's Disease	25%	Not Available
Amyotrophic Lateral Sclerosis (ALS)	25%	Not Available
Parkinson's Disease	25%	Not Available
Multiple Sclerosis	25%	Not Available
<b><u>Infectious Conditions</u></b>		
Bacterial Meningitis	25%	25%
Malaria	25%	25%
Tuberculosis	25%	25%
Necrotizing Fasciitis	25%	25%
Osteomyelitis	25%	25%
Severe Sepsis	25%	25%
<b><u>Other Specified Conditions</u></b>		
Benign Brain Tumor	100%	100%



### Benefit Reductions, Common Exclusions and Limitations:

**Exclusions:** In addition to any benefit-specific exclusions, benefits will not be paid for any Covered Loss that is caused directly or indirectly, in whole or in part by any of the following: • intentionally self-inflicted injury, suicide or any attempt thereat while sane or insane; • commission or attempt to commit a felony or an assault; • declared or undeclared war or act of war; • a Covered Loss that results from active duty service in the military, naval or air force of any country or international organization (upon our receipt of proof of service, we will refund any premium paid for this time; Reserve or National Guard active duty training is not excluded unless it extends beyond 31 days); • voluntary ingestion of any narcotic, drug, poison, gas or fumes, unless prescribed or taken under the direction of a Physician and taken in accordance with the prescribed dosage; • operating any type of vehicle while under the influence of alcohol or any drug, narcotic or other intoxicant ("Under the influence of alcohol", for purposes of this exclusion, means intoxicated, as defined by the law of the state in which the Covered Loss occurred) • a diagnosis not in accordance with generally accepted medical principles prevailing in the United States at the time of the diagnosis.

### Specific Definitions, Benefit Exclusions and Limitations:

The date of diagnosis must occur while coverage is in force and the condition definition must be satisfied. Only one Initial Benefit will be paid for each Covered Condition per person and benefits will be subject to separation periods and Maximum Lifetime Limits.

**Skin Cancer**, basal cell/squamous cell carcinoma or certain forms of melanoma.

**Invasive Cancer**, uncontrolled/abnormal growth or spread of invasive malignant cells. Excludes pre-malignant conditions or conditions with malignant potential, carcinoma in situ, basal cell carcinoma, squamous cell carcinoma of the skin, unless metastatic disease develops, melanoma that is diagnosed as Clark's Level I or II or Breslow less than 0.75mm, or melanoma in situ, or prostate tumor that is classified as T-1a, b, or c, N-0, and M-0 on a TNM classification scale. Also excludes the recurrence or metastasis of an original Cancer that was diagnosed prior to the coverage effective date if the Insured has undergone treatment for such cancer within 12 months of being diagnosed with cancer while under this coverage.

**Carcinoma in Situ**, non-invasive malignant tumor. Excludes premalignant conditions or conditions with malignant potential, skin cancers, invasive cancer (basal/squamous cell carcinoma or melanoma/melanoma in situ).

**Heart Attack**, includes the following that confirms permanent loss of heart muscle function: 1) EKG; 2) elevation of cardiac enzyme.

**Stroke**, cerebrovascular event—for instance, cerebral hemorrhage—confirmed by neuroimaging studies and neurological deficits lasting 96 hours or more. Excludes transient ischemic attack (TIAs), brain injury related to trauma or infection, brain injury associated with hypoxia or anoxia, vascular disease affecting eye or optic nerve or ischemic disorders of the vestibular system.

**Coronary Artery Disease**, heart disease/angina requiring coronary artery bypass surgery, as prescribed by a Physician. Excludes angioplasty (percutaneous coronary intervention) and stent implantation.

**Aortic and Cerebral Aneurysm**, expansion of blood vessel(s), which if not treated, can rupture. Excludes surgical repair of complications resulting from prior repair for an aneurysm.

**Advanced Heart Failure**, inadequate blood flow to meet the body's demands resulting in the inability to carry on any physical activity without intervention. Excludes heart attack, coronary artery disease, pulmonary embolism, and arrhythmias.

**Advanced Stage Alzheimer's Disease**, progressive degenerative disorder that attacks the brain's nerve cells resulting in cognitive deficits interfering with independence in completion of instrumental activities of daily living and the inability to perform at least 2 physical activities of daily living.

**Amyotrophic Lateral Sclerosis (ALS aka Lou Gehrig's Disease)**, motor neuron disease resulting in muscular weakness and atrophy.

**Parkinson's Disease**, progressive, degenerative neurologic disease with indicated signs of the disease.

**Multiple Sclerosis**, disease involving damage to brain and spinal cord cells with signs of motor or sensory deficits confirmed by MRI. Includes Neuromyelitis Optica and Transverse Myelitis.

**Bacterial Meningitis**, bacterial infection in the brain and spinal cord. Excludes viral (aseptic) meningitis.

**Malaria**, parasitic (mosquito-borne) disease resulting in infection. Excludes infection by the P. malaria, P. vivax, P. ovale.

**Tuberculosis**, airborne infectious disease with indicated signs of the disease. Excludes latent or inactive Tuberculosis.

**Necrotizing Fasciitis (aka flesh-eating disease),**

Specific Definitions, Benefit Exclusions and Limitations:  
Blindness,