

## AVAILABLE SUPPLEMENTAL HEALTH COVERAGES

### By Wellfleet Workplace

#### CRITICAL ILLNESS INSURANCE

Critical Illness Insurance pays a lump-sum benefit following the diagnosis of a critical illness, such as a heart attack, cancer, or stroke. This coverage complements your core medical insurance by helping to cover unexpected out-of-pocket expenses and features built-in flexibility that allows you to select the coverage level that meets your family's unique needs. Benefits are paid directly to you and can be used however you like, from medical bills to student loans and childcare.

- No health questions asked
- Ability to elect up to \$30,000 in coverage
- Option to cover your spouse & children
- Annual \$50 Health Screening Benefit per covered individual
- Robust plan covers a range of critical illnesses, such as: Heart attack, stroke, cancer, coma, paralysis, ALS, Parkinson's, advanced dementia, and cerebral palsy.



Scan the QR code to view the full benefit summary.

#### How it works

If you elect \$30,000 in coverage and later receive a cancer diagnosis, you would receive a \$30,000 lump-sum benefit to be used however you like. If you then had a heart attack or your cancer came back, you would receive another \$30,000 benefit.

#### WELLNESS BENEFIT

Critical Illness Insurance includes the Wellness Benefit (Health Screening Benefit). This benefit pays you directly once per year for covered screenings and doctor visits. Screenings include annual exams, well child visits, sports physicals and many others (see list by scanning QR code) and also cover immunizations or vaccines including flu, pneumonia and COVID-19.

- \$50 per Health Screening Benefit per insured
- Automatically included in your Critical Illness coverage and includes coverage for spouse and children.



Scan the QR code to view the full benefit summary.

#### How it works

If you elect Critical Illness coverage for you and your family, you will be eligible to receive a \$50 wellness benefit for each family member if they have an eligible screening. A family of four could be eligible for a \$200 annual benefit per calendar year.



## Questions?

Contact your plan administrator to learn more about the offered coverage.

Critical Illness Insurance Insurance are limited benefit policies. They are not health insurance and do not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

This document is meant to highlight some, but not all the features Wellfleet coverage provides. It is not an insurance contract. Wellfleet Workplace Benefits provides limited benefits and is not a substitute for mandated ACA healthcare coverage. Like most supplemental offerings, these benefits may have state-specific variations, and some product offerings and details may not be available in all states. Rates are subject to change. Wellfleet reserves the right to raise premium rates with proper notice as noted in the policy and proposal. Wellfleet is the marketing name used to refer to the insurance and administrative operations of Wellfleet Insurance Company, Wellfleet New York Insurance Company, and Wellfleet Group, LLC. All insurance products are administered or managed by Wellfleet Group, LLC. Product availability is based upon business and/or regulatory approval and may differ among states.

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