

Critical illness coverage

Helping to ease your stress and protect your finances



Illness can happen to anyone at any time, regardless of age. That's why it's important to be prepared. Knowing your family history and risk factors can help give you peace of mind, and so can critical illness coverage.

How our critical illness plan works

Critical illness coverage offers a lump-sum cash benefit for unexpected costs and supports recovery if you or a covered family member are diagnosed with a critical illness, like a heart attack or cancer.

You decide how to use the benefits to best support your recovery. Use them to help pay for:

- **Out-of-pocket medical costs**, like your deductible, copays, or coinsurance (your percentage of the costs).
- **Other medical costs**, such as doctor bills, imaging, or rehabilitation.
- **Daily expenses**, like rent, food, transportation, or help around the house.

Our critical illness coverage provides benefits for critical illnesses, including heart attack, stroke, certain cancers, and major organ transplant. The coverage pays for the diagnosis of certain illnesses after your coverage is effective.



IMPORTANT: This is a fixed indemnity policy, NOT health insurance. This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying for the cost of your care: the payment you get isn't based on the size of your medical bill; there might be a limit on how much this policy will pay each year; this policy isn't a substitute for comprehensive health insurance; since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance. **Looking for comprehensive health insurance?** Visit [HealthCare.gov](https://www.healthcare.gov) or call 1-800-318-2596 (TTY: 1-855-889-4325) to find health coverage options. To find out if you get health insurance through your job, or a family member's job, contact the employer. **Questions about this policy?** For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website ([naic.org](https://www.naic.org)) under "Insurance Departments." If you have this policy through your job, or a family member's job, contact the employer.

Key plan features

- Cash benefit is paid directly to you in a lump-sum payment.
- No limitations for preexisting conditions.¹
- Coverage is available for yourself, your spouse, and dependent children.
- You can take your coverage with you even if you leave your employer.²
- You can earn \$50 each year for having an eligible health screening, such as a mammogram or colonoscopy. Complete your health screening and call the Claims line at **888-828-2432**. We'll confirm your screening and then send you a check.



Mason's story — An example of Critical illness coverage:

Here's how Mason's Critical illness coverage supported him after a heart attack.^{3,4}



Connected benefits make it easier to file a claim

If you have a medical plan and critical illness coverage with us, we'll automatically let you know when you may have an eligible claim to file, based on the medical claims we see filed by your healthcare professionals. Just make sure you've created an account on the SydneySM Health mobile app or [anthem.com](https://www.anthem.com) and are signed up for email alerts.

¹ Covered accidents or illness must occur after the effective date of coverage.

² Not available in all states; insured will only be able to continue coverage while the policy is in-force with the policyholder, and the insured must pay premium if electing to continue coverage after leaving employer.

³ The people and situation in this example are not real. They're only used to show how the plan works.

⁴ Coverage details are examples only. Please check your individual plan for exact coverage information.

⁵ As part of the heart attack benefit, members receive an additional payment if they have a coronary artery bypass diagnosis.

Sydney Health is offered through an arrangement with Carelon Digital Platforms, a separate company offering mobile application services on behalf of your health plan.

Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. Copies of Colorado network access plans are available on request from member services or can be obtained by going to [anthem.com/co/networkaccess](https://www.anthem.com/co/networkaccess). In Connecticut: Anthem Health Plans, Inc. In Georgia: Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., dba HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. HMO plans are administered by Anthem Health Plans of New Hampshire, Inc. and underwritten by Matthew Thornton Health Plan, Inc. In Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield in Virginia, and its service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWI), underwrites or administers PPO and indemnity policies and underwrites the out of network benefits in POS policies offered by CompCare Health Services Insurance Corporation (CompCare) or Wisconsin Collaborative Insurance Corporation (WCIC). CompCare underwrites or administers HMO or POS policies; WCIC underwrites or administers Well Priority HMO or POS policies. Independent licensees of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.