

	IBT AFLAC	United Voya
Covered Critical illness	Percent covered	Percent covered
CANCER (Internal or Invasive)	100%	100% Carcinoma in situ 25% of critical illness benefit amount
HEART ATTACK (Myocardial Infarction)	100%	100%
STROKE (Ischemic or Hemorrhagic)	100%	100%
MAJOR ORGAN TRANSPLANT	100%	100%
KIDNEY FAILURE (End-Stage Renal Failure)	100%	
SUDDEN CARDIAC ARREST	100%	A sudden cardiac arrest is not in itself considered a heart attack.
BONE MARROW TRANSPLANT (Stem Cell Transplant)	100%	Bone marrow transplant (25% of critical illness benefit) Stem cell transplant (25% of critical illness benefit)
SEVERE BURN	100%	100%
COMA	100%	100%
PARALYSIS	100%	100%
LOSS OF SIGHT / HEARING / SPEECH	100%	100%
AMYOTROPHIC LATERAL SCLEROSIS1 (ALS or Lou Gehrig's Disease)	100%	100%
SUSTAINED MULTIPLE SCLEROSIS	100%	100%
BENIGN BRAIN TUMOR2	100%	100%
ADVANCED ALZHEIMER'S DISEASE	100%	Advanced dementia, including Alzheimer's disease (25% of critical illness benefit)
ADVANCED PARKINSON'S DISEASE	25%	25%
NON-INVASIVE CANCER	25% - Skin Cancer \$250.00 per calendar year	Skin cancer (10% of critical illness benefit)
CORONARY ARTERY BYPASS SURGERY	25%	25%
Addison's disease	N/A	10% of critical illness benefit
Myasthenia gravis	N/A	50% of critical illness benefit
Systemic lupus erythematosus (SLE)	N/A	50% of critical illness benefit
HUNTINGTON DISEASE	N/A	100%

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MAJOR ORGAN	N/A	<p>Transient ischemic attacks (TIA) (10% of critical illness benefit)</p> <ul style="list-style-type: none"> • Ruptured or dissecting aneurysm (10% of critical illness benefit) • Abdominal aortic aneurysm (10% of critical illness benefit) • Severe burns • Transcatheter heart valve replacement or repair (10% of critical illness benefit) • Coronary angioplasty (10% of critical illness benefit) • Implantable/internal cardioverter defibrillator (ICD) placement (25% of critical illness benefit) • Thoracic aortic aneurysm (10% of critical illness benefit) • Open heart surgery for valve replacement or repair (25% of critical illness benefit) • Pacemaker placement (10% of critical illness benefit) <p>Enhanced Cancer</p>

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Guaranteed Issue coverage	yes employee 30,000 spouse 15,000 Children are automatically covered at 50% of the member's benefit amount at no extra charge.	yes, You—all active employees. • You may elect a Critical Illness benefit amount of \$15,000. Your spouse*— Coverage is available only if employee coverage is elected. • You may elect a spouse Critical Illness benefit amount of \$7,500. Your children**— birth to age 26. Coverage is available only if employee coverage is elected. • You may elect a children's Critical Illness benefit amount of \$7,500.
Waiting Period	No	N/A
Pre-Existing Condition Exclusion	No	N/A
ADDITIONAL DIAGNOSIS	We will pay benefits for each different critical illness after the first when the two dates of diagnoses are separated by at least 3 consecutive months. Cancer diagnoses are subject to the cancer diagnosis limitation.	To be eligible for a benefit payment, the diagnosis must be a "different diagnosis" than any previously diagnosed illness or condition. This can mean any of the following:

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REOCCURRENCE	We will pay benefits for the same critical illness after the first when the two dates of diagnoses are separated by at least 3 consecutive months. Cancer diagnoses are subject to the cancer diagnosis limitation. No Maximum Limit for payment due to reoccurrence of specific covered condition	An insured person receives a subsequent diagnosis of a covered critical illness that is for the same illness or condition* as a critical illness for which benefits were payable under the critical illness insurance policy. The subsequent diagnosis must occur more than 12 months after the date of the previous diagnosis. Maximum 2X for a specific covered condition
WAIVER OF PREMIUM	If you become totally disabled due to a covered critical illness prior to age 65, after 90 continuous days of total disability, we will waive premiums for you and any of	N/A

	your covered dependents. As long as you remain totally disabled, premiums will be waived up to 24 months, subject to the terms of the plan.	
SUCCESSOR INSURED BENEFIT	If spouse coverage is in force at the time of the primary insured's death, the surviving spouse may elect to continue coverage.	N/A

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SUCCESSOR INSURED BENEFIT cont.	Coverage would continue at the existing spouse face amount and would also include any dependent child coverage in force at the time	
HEALTH SCREENING BENEFIT	<p>We will pay \$50 for health screening tests performed while an insured's coverage is in force. We will pay this benefit once per calendar year.</p> <p>This benefit is only payable for health screening tests performed as the result of preventive care, including tests and diagnostic procedures ordered in connection with routine examinations. This benefit is payable for the covered employee and spouse.</p> <p>This benefit is not paid for dependent children.</p>	<p>Wellness Benefit: This provides an annual benefit payment if you complete a health screening test.</p> <ul style="list-style-type: none"> o Your annual benefit amount is \$50 for completing a health screening test. o Your spouse's annual benefit amount is \$50 for completing a health screening test. o The annual benefit amount for each child is 50% of your benefit amount with an annual maximum of \$100 for all children.
PORTABLE	Yes	Yes
RATES	Locked at application. Rates may increase only for new applicants.	Changes as one ages within banding. Initial rate guarantee 36 months from 1/1/2020