Critical Illness Insurance

Sun Life®

SCMA MEMBERS' INSURANCE TRUST

A $5000 Critical Illness policy is included as an embedded benefit (Total Trust Perk) for primary MIT medical participants.

- **HELPS PROTECT YOUR FINANCES FROM AN ILLNESS.** When you, your spouse or child is diagnosed with a covered condition, you can receive a cash benefit.
- **PAYMENT COMES DIRECTLY TO YOU.** While your medical plan may cover most direct costs associated with an illness, Critical Illness insurance can be used to pay for any expenses, medical or not. It pays in addition to other coverage you may already have.
- **INCLUDES THE WELLNESS BENEFIT.** Also referred to as Preventive Health Benefit. It pays you directly when you take certain preventive screening tests, like mammograms, certain types of blood tests, vision exams and more – up to 75 types of tests provide a benefit.

Included:

AbleTo Self Care offers digital tools to support mental wellness, 24/7

BENEFITS
Coverage is available with no medical questions asked.

For you	You can choose between **$5,000** and **$20,000** of coverage, in increments of **$5,000**.
For your Spouse	If you elect coverage for yourself, you can choose between **$5,000** and **$20,000** of coverage, in increments of **$5,000**. Not to exceed 100% of your coverage amount.
For your child(ren)	If you elect coverage for yourself, you can choose between **$2,500** and **$10,000** of coverage, in increments of **$2,500**. Not to exceed 50% of your coverage amount. An eligible child is defined as your child from birth to age 26.

SOUTH CAROLINA MEDICAL ASSOCIATION VOLUNTARY EMPLOYEES' BENEFICIARY ASSOCIATION WELFARE BENEFIT PLAN AND TRUST (MIT)

Sun Life Assurance Company of Canada

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What’s covered

The amount payable is based on your elected amount of coverage and whether the covered condition pays a full (i.e. 100% of the elected amount) or partial (i.e., 25% of elected amount) benefit. For a benefit to be payable, your condition must be diagnosed after your coverage effective date.

For more detailed information on covered conditions and qualifications for payment, visit sunlife.com/ciconditions.

COVERED CONDITIONS	
Cardiac Conditions	
Heart attack - Non-ST Segment Elevation Myocardial Infarction (NSTEMI)	25%
Heart attack - ST-Segment Elevation Myocardial Infarction (STEMI)	100%
Coronary Artery Disease	10%
Coronary Artery Obstruction	100%
Sudden Cardiac Arrest	100%
Vascular Conditions	
Transient Ischemic Attack (TIA)	10%
Stroke	100%
Aneurysm - open surgery	100%
Organ Failure Conditions	
End Stage Kidney Failure	100%
Major Organ Failure	100%
Other Conditions	
Benign Brain or Spinal Cord Tumor	100%
Coma	100%
Paralysis	100%
Severe Burns	100%
Blindness	100%
Loss of Speech	100%
Loss of Hearing	100%
Occupational Infectious Disease	100%
Progressive Neurological Conditions	
ALS/Lou Gehrig's disease	100%
Advanced Dementia	100%
Advanced Huntington's Disease	100%
Advanced Multiple Sclerosis	100%
Advanced Parkinson's Disease	100%
Childhood Conditions	
Cerebral Palsy	100%
Type 1 Diabetes Mellitus	100%
Congenital Structural Anomaly	100%
Congenital Heart Defects	100%
Congenital Metabolic Disorder	100%
Other Genetic Disorders	100%
Cancer conditions Unlimited occurrences	
Non-Invasive Cancer	25%
Invasive Cancer	100%

What's covered

COVERED CONDITIONS	
Metastasis of Non-Invasive Cancer	75%
Skin Cancer	5%
Infectious Disease Conditions	
Severe Infectious Disease (includes COVID)	25%
Additional benefits	
Wellness Benefit (also referred to as "Preventive Health Benefit") per Benefit Year	Employee: $100 Spouse: $100 Child: $100