A little help when you're not 100%.

Critical Illness Insurance[1]

Your annual enrollment opportunity: October 27th - November 14th, 2025

City of Cedar Rapids

Critical Illness Insurance which we call Critical Illness Benefits provides a lump-sum payment upon diagnosis of a covered illness, such as cancer, heart attack, or stroke. This benefit can be used to cover medical expenses, lost income, or other financial burdens, offering peace of mind and financial support during a challenging time.

What are Critical Illness Benefits?

To support your financial well-being, your company is offering Critical Illness Benefits for all eligible employees. This coverage is paid by you and is available for yourself and your eligible dependents. It offers cash payments if you are diagnosed with a covered serious illness, such as cancer, heart attack, or stroke. These payments can help you manage unexpected costs and give you greater control over your finances. You must be actively at work with your employer on the day your coverage takes effect. Use it for things like:

- **Mortgage or Rent**
- **Out-of-Pocket Medical Costs**
- **Travel for Treatment**
- **Everyday Living Expenses**

Critical Illness plan benefits.

For Yourself: Increments of $10,000 up to a maximum of $30,000

For Your Spouse: Increments of $10,000 up to a maximum of $30,000

For Your Child(ren): 50% of your coverage amount

Stay proactive about your health and get rewarded.

Health Screening Benefit: When you or a covered family member complete an eligible preventive screening like an annual physical, mammogram, colonoscopy or biometric blood test, you'll receive $50 per person, per calendar year directly to you. It's a simple way to offset the cost of routine check-ups while maximizing your benefits.

The Hartford

How Critical Illness Benefits work:

David's Story[2]

David always considered himself healthy, but one morning, he felt an intense pain in his chest and was rushed to the hospital. He'd suffered a heart attack and needed immediate surgery followed by weeks of recovery and cardiac rehab.

Fortunately, David had signed up for Critical Illness insurance through work. After his diagnosis, he received a lump-sum cash benefit that helped cover expenses his health insurance didn't—like hospital bills, transportation to appointments, and everyday costs while he was out of work.

With the financial support from his Critical Illness coverage, David could focus on getting better without worrying about his bills.

All changes will become effective on January 1st, 2026.

Here's how you and your family can benefit from coverage if something happens to you:

Married with kids, lots of expenses

Lump-sum payout helps cover family bills and daily costs while you recover.

Single parent, multiple responsibilities

Gives you financial breathing room so you can focus on getting better, not bills.

Dual income, no kids

Covers lost income or out-of-pocket medical expenses without draining savings.

Growing children, aging parents

Helps you manage care costs for your kids or parents if a major illness hits.

Single and carefree

Protects your income and lifestyle so that a diagnosis doesn't derail your finances.

The Hartford

[1]Critical Illness is referred to as 'Specified Disease' in New York.

[2]This case illustration is fictious and for illustrative purposes only.

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