



VOLUNTARY CRITICAL ILLNESS/CANCER

Ryan Lawn & Tree partners with Voya to offer employees the option of purchasing Critical Illness coverage for yourself and your family. The benefit is provided should a policyholder become diagnosed with a covered critical illness (often including offsets for travel, childcare, medical deductibles/copays/medications not covered under the major medical plan). Benefits are paid in a lump sum upon diagnosis.

Critical Illness and Cancer coverage pays a benefit of \$10,000, \$20,000 or \$30,000 for employees. If additional coverage is elected, spouses and children are covered at 50% of the employee's benefit amount for a covered critical illness, including cancer. Coverage is guaranteed issue with no health questions for the initial offering for employees, spouses, and dependents. Covered illnesses include:

- Heart attack
- Stroke
- Cardiac arrest
- Coronary artery bypass surgery
- Invasive cancer
- Cancer in situ
- Major organ transplant
- End-stage kidney disease
- Paralysis
- Severe Burns
- Advanced Alzheimer's
- Huntington's Disease
- Multiple Sclerosis
- Muscular Dystrophy

This plan also has a \$100 wellness benefit per covered person per year. Be sure to take advantage of this benefit once you and your covered family members have your routine preventive care visits in 2026.

RATES PER PAY PERIOD:

Attained Age	Employee / Spouse		
Benefit Amount	\$10,000	\$20,000	\$30,000
Under 30	\$2.45	\$4.90	\$7.35
30-39	\$3.70	\$7.40	\$11.10
40-49	\$7.20	\$14.40	\$21.60
50-59	\$13.10	\$26.20	\$39.30
60-69	\$19.05	\$38.10	\$57.15
70+	\$32.10	\$64.20	\$96.30

	Children		
Benefit Amount	\$5,000	\$10,000	\$15,000
	\$0.20	\$0.40	\$0.60