

# MCL ACCIDENT & CRITICAL ILLNESS INSURANCE



## WHAT IS ACCIDENT INSURANCE?

Accident Insurance pays you benefits for specific injuries and events resulting from a covered accident that occurs on or after your coverage effective date. The benefit amount depends on the type of injury and care received. You have the option to elect Accident Insurance to meet your needs.

### Examples of How Accident Insurance Can Help

- Medical expenses, such as deductibles and copays
- Home healthcare costs
- Lost income due to lost time at work
- Everyday expenses like utilities and groceries

## WHAT IS CRITICAL ILLNESS INSURANCE?

Critical Illness Insurance pays a lump-sum benefit if you are diagnosed with a covered illness or condition on or after your coverage effective date.

You may elect a Critical Illness benefit amount of \$10,000 or \$20,000. You may also elect a Critical Illness benefit amount of \$5,000 or \$10,000 for your spouse and children\*\* (birth to age 26).

### GUARANTEED

**No medical questions or tests are required for coverage!**

### FLEXIBLE

**You can use the benefit payments for any purpose.**

**YOU WILL BE NOTIFIED WHEN YOU CAN  
ENROLL IN ADDITIONAL COVERAGE.  
NO MEDICAL EXAM, NO QUESTIONS ASKED.**

**ANY QUESTIONS?**

**CALL (888) 212-7822**

Both Accident Insurance and Critical Illness Insurance are limited benefit policies. They are not health insurance and do not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

*Voya Financial is the underwriter of these policies. Voya is a Fortune 500 company and is highly rated by commercial rating agencies for financial strength and ability to meet claims and guarantees.*

*\*Accident and Critical Illness benefits are currently available for active members only. Retirees are not eligible for these benefits.*

*\*\*Coverage is available only if member coverage is elected.*