

A little help when you're not 100%.

Critical Illness Insurance

Rakuten Americas

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.

If you have any questions about your benefit options, visit https://rakutenamericas.pasito.ai/r/benefits_package_page

What are Critical Illness Benefits?

To support your financial well-being, Rakuten Americas 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 you 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: $5,000, $10,000 or $20,000
For Your Spouse/ Partner: 50% of your coverage amount
For Your Children: $5,000

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 $100 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[1]

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.

Here's how you and your family can benefit from this 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.

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THIS POLICY PROVIDES LIMITED BENEFITS FOR SPECIFIED DISEASES ONLY. IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE POLICY. This limited benefit plan (1) does not constitute major medical coverage, and (2) does not satisfy the individual mandate of the Affordable Care Act (ACA) because the coverage does not meet the requirements of minimum essential coverage.

Critical Illness Form Series includes GBD-2600, GBD-2700, GBD-3600, GBD-3700, or state equivalent. Not available in all states.

In New York: This policy provides limited benefits health insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

1Critical Illness is referred to as "Specified Disease" in New York.

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

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Rakuten Americas Critical Illness Benefit Information	
COVERED ILLNESSES	**BENEFIT AMOUNTS**
CANCER CONDITIONS	
Benign Brain Tumor*; Invasive Cancer*	Up to 100% of coverage amount
Non-invasive Cancer	25% of coverage amount
VASCULAR CONDITIONS	
Heart Attack* (Myocardial Infarction); Heart Failure/Transplant*; Stroke*	Up to 100% of coverage amount
Aneurysm; Angioplasty/Stent; Coronary Artery Bypass Graft	Up to 25% of coverage amount
OTHER SPECIFIED CONDITIONS	
Coma*; End Stage Renal Failure; Loss of Hearing; Loss of Speech; Loss of Vision; Major Organ Failure/ Transplant*; Paralysis	Up to 100% of coverage amount
Bone Marrow Transplant	25% of coverage amount
NEUROLOGICAL CONDITIONS	
Advanced Multiple Sclerosis; Advanced Parkinson's; Amyotrophic Lateral Sclerosis (ALS or Lou Gehrig's); Advanced Alzheimer's Disease	Up to 100% of coverage amount
ADDITIONAL BENEFITS	**BENEFIT AMOUNTS**
Recurrence – Pays a benefit for a subsequent diagnosis of conditions marked with an asterisk (*)	100% of original benefit amount
Lodging	N/A per night up to 5 nights
Health Screening Benefit	$100 once per year per covered person