

Critical Illness benefit overview (offering 1.04, class 1)

This coverage provides cash benefits, per insured, per condition. The types of conditions covered and the benefits for each are outlined below. For a condition to be payable, the diagnosis must occur after the coverage effective date.

Core Plan Benefits	Plan 1
Heart attack	100%
Arterial / vascular disease	25%
Stroke	100%
Major organ failure	100%
Renal (kidney) failure	100%
Invasive cancer	100%
Non-invasive cancer	30%
Skin cancer (paid once per lifetime)	\$250.00
Additional Childhood Conditions	Plan 1
Cerebral palsy	100%
Cleft lip, cleft palate	100%
Cystic fibrosis	100%
Down syndrome	100%
Muscular dystrophy	100%
Spina bifida	100%
Type I diabetes	100%
Supplemental Condition Benefits	Plan 1
AIDS	100%
Advanced chronic obstructive pulmonary disease (COPD)	100%
Accidental Injury Benefits	Plan 1
Traumatic brain injury, severe burns, permanent paralysis	100% each
Recovery Assistance Benefits	Plan 1
Family care (adult/child) up to 30 days	\$25 per day
Transportation 100+ miles from home, up to 2 trips	\$200 per trip
Companion Lodging up to 15 nights, 100+ miles from home	\$100 per night
Additional Benefits & Services	Plan 1
Health advocate services	Included

Key coverage highlights

- Proof of good health (evidence of insurability) is not required to receive coverage, up to the Guarantee Issue limit, when enrollment occurs during the eligibility period or as a result of a change in family status
- Cash benefits paid directly to the insured, upon diagnosis
- Coverage employees can keep if they ever leave the company
- Survivor portability for spouse and children of a deceased employees
- Eight additional covered conditions included if child coverage is elected
- The plan pays multiple cash benefits when an insured individual has more than one condition
- No lifetime maximum benefit amounts (except skin cancer)

Valuable additions to every critical illness plan

Included with our critical illness insurance plans, we offer additional Health Advocate services to participating employees and their families. These services can be accessed at any time (twenty-four hours a day and seven days a week) and a critical illness diagnosis is not required.

Help with health and insurance-related issues

Receive access to Personal Health Advocates, typically registered nurses, supported by medical directors and benefits and claims experts. Your Personal Health Advocate can help with a variety of health care issues, including finding the right doctors, obtaining second opinions, coordinating care, assistance with insurance coordination, benefit payments, assistance with eldercare and Medicare issues, and more.

Help with life's challenges and work/life balance

Provides a 24-hour emergency hotline for short-term counseling, including up to three in-person or video conference counseling sessions, and unlimited telephonic counseling. Work/Life services include finding childcare and eldercare providers, consultations with financial and legal specialists, access to financial wellness tools and a personal concierge to assist with travel planning.

Medical Bill Saver service

A specialized negotiator will work with your providers to lower your out-of-pocket costs on post-service, noncovered medical or dental bills exceeding \$400.

Limitations and exclusions

This critical illness policy will not cover losses caused by or as a result of:

- suicide, attempted suicide, or any intentionally self-inflicted injury; committing or attempting to commit a felony; war or any act of war, declared or undeclared; participation in a riot, insurrection or rebellion of any kind.; a covered condition sustained while residing outside of the U.S. for more than 12 months.
- a pre-existing condition, as defined by the policy
- a critical illness that recurs within a timeframe defined by the policy

This is not a complete list; additional limitations may be found in the policy and variations by state may apply.