

Your critical illness coverage

CRITICAL ILLNESS

Benefit Amount(s)

Employee may choose a lump sum benefit of \$5,000 to \$50,000 in \$5,000 increments.

CONDITIONS

Cancer

| | 1st OCCURRENCE | 2nd OCCURRENCE |
|--|----------------|----------------|
| Invasive Cancer | 100% | 50% |
| Carcinoma In Situ | 30% | 0% |
| Benign Brain or Spinal Tumor | 100% | 0% |
| Skin Cancer | \$250 | \$0 |
| BRCA 1 & BRCA 2 | 30% | Not Covered |
| Bone Marrow Failure (including Stem Cells) | 100% | 50% |

Lung and Vascular Disorder

| | | |
|---------------------------------|------|-----|
| Aneurysm | 10% | 0% |
| Pulmonary Embolism | 30% | 0% |
| Stroke – Moderate | 50% | 25% |
| Stroke – Severe | 100% | 50% |
| Transient Ischemic Attack (TIA) | 10% | 0% |

Heart Conditions

| | | |
|---|------|-----|
| Coronary Artery Disease | 10% | 0% |
| Coronary Artery Disease – bypass needed | 50% | 0% |
| Heart Attack | 100% | 50% |
| Heart Failure | 100% | 50% |
| Pacemaker | 10% | 0% |

Additional Conditions

| | | |
|---------------------|------|-----|
| Kidney Failure | 100% | 50% |
| Major Organ Failure | 100% | 50% |

1st OCCURRENCE ONLY

| | |
|---------------------|--------------------------|
| Addison's Disease | 30% |
| Coma | 100% |
| Loss of Hearing | 100% |
| Loss of Sight | 100% |
| Loss of Speech | 100% |
| Permanent Paralysis | 100% for 1 or more limbs |
| Severe Burns | 100% |

Chronic Disorders

| | |
|--------------------|-----|
| Crohn's Disease | 30% |
| Epilepsy | 10% |
| Lupus | 30% |
| Ulcerative Colitis | 30% |

Neurological Disorders

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|--|---|
| Alzheimer's Disease – Early | 50% |
| Alzheimer's Disease – Advanced | 100% |
| ALS (Lou Gehrig's Disease) | 100% |
| Dementia – other causes | 100% |
| Huntington's Disease | 30% |
| Multiple Sclerosis – Early | 50% |
| Multiple Sclerosis – Advanced | 100% |
| Myasthenia Gravis | 30% |
| Parkinson's Disease – Early | 50% |
| Parkinson's Disease – Advanced | 100% |
| Childhood Illnesses and Disorders | |
| Autism Spectrum Disorder | 100% |
| Cerebral Palsy | 100% |
| Cleft Lip/Cleft Palate | 100% |
| Club Foot | 100% |
| Congenital Heart Defect | 100% |
| Cystic Fibrosis | 100% |
| Diabetes – Type I | 100% |
| Down Syndrome | 100% |
| Hemophilia | 100% |
| Multisystem Inflammatory Disease (MLS) | 100% |
| Muscular Dystrophy | 100% |
| Spina Bifida | 100% |
| Spouse Benefit | May choose a lump sum benefit of \$2,500 to \$25,000 in \$2,500 increments up to 50% of the employee's lump sum benefit. |
| Child Benefit- children age Birth to 26 years | 25% of employee's lump sum benefit |
| Benefit Reductions: Benefits are reduced by a certain percentage as an employee ages | 50% at age 70 |
| Guarantee Issue/ Conditional Issue: The 'Guarantee/Conditional' means you are not required to answer health questions to qualify for coverage up to and including the specified amount, when you sign up for coverage during the initial enrollment period. | We Guarantee Issue up to: \$20,000 For a spouse: \$10,000 For a child: All Amounts Health questions are required if the elected amount exceeds the Guarantee Issue. |
| Portability: Allows you to take your Critical Illness coverage with you if you terminate employment. | Included |

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| | |
|---|---|
| Pre-Existing Condition Limitation: A pre-existing condition includes any condition for which you, in the specified time period prior to coverage in this plan, consulted with a physician, received treatment, or took prescribed drugs. | 3 months prior/6 months treatment free/12 months after |
| Waiver of Premium: If you become disabled due to a covered critical illness that is diagnosed after the employee's effective date, and you remain disabled for 90 days, we will waive the premium due after such 90 days for as long as you remain disabled. | Included |
| Cancer Vaccine Benefit | \$50 Employee, \$50 Spouse, \$50 Child per lifetime for receiving a cancer vaccine. |
| Health Screening Benefit | \$50 Employee, \$50 Spouse, \$50 Child per year limit. |

Condition Definitions

- **BRCA1 or BRCA2 Mutation:** occurs the date you're scheduled to undergo a mastectomy, or ovary or fallopian tube removal prior to a breast or ovarian cancer diagnosis as a preventive measure.
- **Stroke - Moderate:** requires clinical evidence of infarction of brain tissue, or intracranial or subarachnoid hemorrhage.
- **Stroke - Severe:** a permanent neurological deficit which persists at least 30 days after the event.
- **Coronary Artery Disease:** requires a diagnosis and severity level that requires one or more of the following procedures: atherectomy (rotation or laser), balloon angioplasty, laser angioplasty, stent implantation, thrombectomy (angiojet).
- **Coronary Artery Disease - requiring a bypass:** requires a diagnosis to be of such a severity that it requires one or more coronary artery bypass grafts.
- **Heart Failure:** requires a heart valve replacement or acceptance into the heart transplant waiting list.
- **Kidney Failure:** occurs on the earlier date of when renal or peritoneal dialysis begins, or the date you're accepted onto the kidney transplant waiting list of a recognized kidney transplant program in the United States.
- **Major Organ Failure:** occurs on the date you're accepted onto the liver, pancreas or lung transplant waiting list of a recognized transplant program in the United States.
- **Crohn's Disease:** benefit is available for the initial diagnosis of the disease, not the periodic flare-ups that may occur after the initial diagnosis.
- **Epilepsy:** requires initial diagnosis after at least two seizures, which are 24 hours apart and have no known trigger.
- **Lupus:** requires at least four symptoms be present at time of diagnosis. The benefit is available for initial diagnosis of the disease, not for periodic flare-ups that may occur after the initial diagnosis.
- **Ulcerative Colitis:** benefit is available for the initial diagnosis based on the results of a colonoscopy, not for periodic flare-ups that may occur after the initial diagnosis.
- **Early-Stage Alzheimer's Disease:** occurs on the date a physician diagnoses the progression which causes a loss of cognitive ability and functioning.
- **Advanced Alzheimer's Disease:** occurs on the date a physician diagnoses the cognitive decline to have progressed to the point that there's permanent inability to perform 2 or more Activities of Daily Living.
- **Early-Stage Multiple Sclerosis (MS):** must be diagnosed by a physician and confirmed by neurological exams, imaging studies, and analysis of cerebrospinal fluid.
- **Advanced Stage Multiple Sclerosis (MS):** requires neurological deficits for at least six months and confirmed by neurological exams, imaging studies, and analysis of cerebrospinal fluid.
- **Early-Stage Parkinson's Disease:** occurs on the date diagnosed by a physician with at least 1 symptom(s) affecting movement and the central nervous system.
- **Advanced Parkinson's Disease:** occurs on the date diagnosed by a physician and requires at least 3 or more symptom(s) affecting movement and the central nervous system.

CRITICAL ILLNESS



Critical Illness Cost Illustration

To determine the most appropriate level of coverage, you should consider your current basic monthly expenses and expected financial needs during a Critical Illness.

Spouse coverage premium is based on Employee age

Child cost is included with employee election.

| | Semi-monthly Premiums Displayed | | | | | |
|---|---------------------------------|---------|---------|---------|----------|------------------|
| | Election Cost Per Age Bracket | | | | | |
| | < 30 | 30-39 | 40-49 | 50-59 | 60-69 | 70+ [†] |
| Employee | | | | | | |
| \$5,000 | \$1.23 | \$2.03 | \$3.85 | \$7.45 | \$12.58 | \$21.35 |
| \$10,000 | \$2.45 | \$4.05 | \$7.70 | \$14.90 | \$25.15 | \$42.70 |
| \$15,000 | \$3.68 | \$6.08 | \$11.55 | \$22.35 | \$37.73 | \$64.05 |
| \$20,000 | \$4.90 | \$8.10 | \$15.40 | \$29.80 | \$50.30 | \$85.40 |
| \$25,000 | \$6.13 | \$10.13 | \$19.25 | \$37.25 | \$62.88 | \$106.75 |
| \$30,000 | \$7.35 | \$12.15 | \$23.10 | \$44.70 | \$75.45 | \$128.10 |
| \$35,000 | \$8.58 | \$14.18 | \$26.95 | \$52.15 | \$88.03 | \$149.45 |
| \$40,000 | \$9.80 | \$16.20 | \$30.80 | \$59.60 | \$100.60 | \$170.80 |
| \$45,000 | \$11.03 | \$18.23 | \$34.65 | \$67.05 | \$113.18 | \$192.15 |
| \$50,000 | \$12.25 | \$20.25 | \$38.50 | \$74.50 | \$125.75 | \$213.50 |
| Benefit Amount Up To 50% of Employee Amount to a Maximum of \$25,000 | | | | | | |
| Spouse | | | | | | |
| \$2,500 | \$0.62 | \$1.02 | \$1.93 | \$3.73 | \$6.29 | \$10.68 |
| \$5,000 | \$1.23 | \$2.03 | \$3.85 | \$7.45 | \$12.58 | \$21.35 |
| \$7,500 | \$1.84 | \$3.04 | \$5.78 | \$11.18 | \$18.87 | \$32.03 |
| \$10,000 | \$2.45 | \$4.05 | \$7.70 | \$14.90 | \$25.15 | \$42.70 |
| \$12,500 | \$3.07 | \$5.07 | \$9.63 | \$18.63 | \$31.44 | \$53.38 |
| \$15,000 | \$3.68 | \$6.08 | \$11.55 | \$22.35 | \$37.73 | \$64.05 |
| \$17,500 | \$4.29 | \$7.09 | \$13.48 | \$26.08 | \$44.02 | \$74.73 |
| \$20,000 | \$4.90 | \$8.10 | \$15.40 | \$29.80 | \$50.30 | \$85.40 |
| \$22,500 | \$5.52 | \$9.12 | \$17.33 | \$33.53 | \$56.59 | \$96.08 |
| \$25,000 | \$6.13 | \$10.13 | \$19.25 | \$37.25 | \$62.88 | \$106.75 |

[†]Benefit reductions may apply. See plan details.