

Critical Illness Plan Description

Eligibility

Employees: Each Active Full-Time employee working 30 hours or more per week, except any person working on a temporary or seasonal basis.

Spouse: An Eligible employee's legal spouse. Spouse must be under age 70 to enroll.

Coverage for domestic partners may be available upon request, unless prohibited by state law. Domestic and civil union partner coverage is automatically included on the plan where required by state law.

Dependent Children

Dependent Child means:

The Eligible employee's unmarried child(ren), age Birth to 25 years, who is financially dependent on the Eligible employee for support. Adopted, foster, and stepchildren are considered Dependents if they are in the Eligible employee's custody.

The Eligible employee's unmarried child(ren) attending a college or other school, who is financially dependent on the eligible employee for support, up to age 26.

The Eligible employee's child(ren) beyond the limiting age who is incapable of self-sustaining employment by reason of intellectual disability or physical handicap and who is chiefly dependent on the Eligible employee for support and maintenance.

Dependent Child means:

The Eligible employee's unmarried child(ren), age Birth to 25 years, who is financially dependent on the Eligible employee for support. Adopted, foster, and stepchildren are considered Dependents if they are in the Eligible employee's custody.

The Eligible employee's unmarried child(ren) attending a college or other school on a full-time basis, who is financially dependent on the eligible employee for support, up to age 26.

The Eligible employee's child(ren) beyond the limiting age who is incapable of self-sustaining employment by reason of intellectual disability or physical handicap and who is chiefly dependent on the Eligible employee for support and maintenance.

Employee must be insured under the Policy for Dependent spouse and/or children to be insured. A person may not have coverage as both an employee and a dependent.

Our standard eligibility includes employees who are US citizens working in the US; contact your sales office if you have employees who are not US citizens working in the US, and you would like us to consider them in the eligibility.

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Additional Information

Annual Enrollment	Because insurance needs may change from year to year, employers often hold annual enrollment periods. We will review requests for annual enrollment periods encouraging employees to take advantage of this insurance. Approval of such enrollment periods must be obtained prior to the enrollment period.
Life Event Changes	We recognize that insurance needs may change at a time that does not coincide with an annual enrollment - like the employee's marriage or divorce, or the birth or adoption of the first dependent child to be insured. We call these "life event changes" and allow the employee to apply (or if already insured, to increase or decrease his/her amount of insurance) outside of the formal enrollment period. Requirements include that the election be made within 31 days after life event change, and that the application/increase be for an amount not to exceed your case guaranteed issue amount.

Plan Design

Standard Plan	Employees:	\$5,000
	Spouse	\$5,000
	Child	25% of employee coverage
		All child amounts are guaranteed issue.

Note: The states of New Jersey, New Hampshire, Massachusetts, California, and New York require their residents to be enrolled in an overlying major medical plan in order to enroll for Voluntary Critical Illness.

Included Benefits

Diagnosis	Standard Plan
Alzheimer's	100%
Carcinoma in Situ - Partial benefit	25%
Coma	100%
Coronary Disease - Partial Benefit	25%
Heart Attack	100%
Life Threatening Cancer	100%
Major Organ Failure	100%
Motor Neuron Disease (ALS, Lou Gehrig's)	100%
Multiple Sclerosis	100%
Parkinson's	100%
Ruptured Cerebral, Carotid or Aortic Aneurism	100%
Skin Cancer - Partial Benefit	5%
Stroke	100%

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General Plan Provisions	
Wellness (Health Screening) Benefit	\$50.00
Lifetime Maximum Benefit	1000% of the Amount of Insurance
Recurrence Benefit	50% of Benefit/12 months
Subsequent Occurrence	100% of Benefit/6 months
Benefit Waiting Period	None
Pre-Ex Limitation	12 month look back period / 12 month treatment free / 24 month coverage period
Portability	Unlimited

Age Reduction

For Insureds age 70 and over, the Benefit Amount is subject to automatic reduction. Upon the Insured's attainment of the specified age below, the Benefit Amount will be reduced to the applicable percentage. This reduction also applies to Insureds who are age 70 or over on their Individual Effective Date.

Age	Percentage of available or in force amount at age 69
70+	50%

The Dependent spouse Amount of Insurance will reduce in the same manner as the Insured employee's Amount of Insurance upon the Dependent spouse's attainment of the reducing age. The Child Amount of Insurance will continue at the percentage reflected on the Plan Description of the Insured employee's Amount of Insurance prior to any reductions due to age.

Participation Requirements and Rate Guarantee

Participation Requirements

You must have the minimum participation of 10% or 10 Insured employee lives, whichever is greater.

Rate Guarantee

We guarantee the final premium rates for 24 from the Policy effective date.

Renewability

The Policy is optionally renewable.