

Benefits and Amounts

**Must choose the same rider across all sold options.

†Covered child(ren) receives 50% of the benefit amount.

^Benefit is only available to covered child(ren).

Employer Choice	Option 1	Option 1	Option 1
Employee Choice	Plan 1	Plan 2	Plan 3
Rate Structure	Attained Age	Attained Age	Attained Age
Spouse Coverage (as a percent of employee)	50%	50%	50%
Critical Illness Benefits†			
Heart Attack	\$10,000	\$20,000	\$30,000
Stroke	\$10,000	\$20,000	\$30,000
End Stage Renal Failure	\$10,000	\$20,000	\$30,000
Major Organ Failure	\$10,000	\$20,000	\$30,000
Coronary Artery Disease/Coronary Artery Bypass Graft	\$2,500	\$5,000	\$7,500
Invasive Cancer	\$10,000	\$20,000	\$30,000
Carcinoma In Situ	\$2,500	\$5,000	\$7,500
Waiver of Premium (employee only)	Included	Included	Included
Supplemental Critical Illness Benefits†			
Advanced Alzheimer's Disease	\$10,000	\$20,000	\$30,000
Advanced Parkinson's Disease	\$10,000	\$20,000	\$30,000
Benign Brain Tumor	\$10,000	\$20,000	\$30,000
Coma	\$10,000	\$20,000	\$30,000
Loss of Hearing	\$10,000	\$20,000	\$30,000
Loss of Sight	\$10,000	\$20,000	\$30,000
Loss of Speech	\$10,000	\$20,000	\$30,000
Paralysis	\$10,000	\$20,000	\$30,000
Childhood Benefits^			
Childhood Benefits (Child benefit amount)	\$5,000	\$10,000	\$15,000
Neonatal Intensive Care Unit (NICU) (Child benefit amount)	\$5,000	\$10,000	\$15,000

Optional/Additional Rider Benefits			
Fixed Health Screening Services (pays yearly)**	\$50	\$50	\$50
Specified Condition and Infectious Disease†	\$2,500	\$5,000	\$7,500
Acute Respiratory Distress Syndrome (ARDS)	Included	Included	Included

Recurrence of Benefits Schedule

†Covered child(ren) receives 50% of the benefit amount.

Employer Choice	Option 1	Option 1	Option 1
Employee Choice	Plan 1	Plan 2	Plan 3
Recurrence Of Benefits For Same Critical Illness			
Separation period (Months)	6	6	6
Maximum Number of Recurrences	1	1	1
Critical Illness Benefits†			
Heart Attack	\$10,000	\$20,000	\$30,000
Stroke	\$10,000	\$20,000	\$30,000
End Stage Renal Failure	\$10,000	\$20,000	\$30,000
Major Organ Failure	\$10,000	\$20,000	\$30,000
Coronary Artery Disease/Coronary Artery Bypass Graft	\$2,500	\$5,000	\$7,500
Invasive Cancer	\$10,000	\$20,000	\$30,000
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