

Key Group Critical Illness Insurance

ENCOUNTERING A CRITICAL ILLNESS DIAGNOSIS IS ONE OF THE MOST CHALLENGING SITUATIONS A FAMILY CAN FACE.

Thankfully, the Key Group Critical Illness insurance plan can minimize the financial stress associated with a serious health related event.

Benefit Payments will be issued in a lump-sum providing the insured with financial assistance for whatever they and their family need most.



THE GROUP CRITICAL ILLNESS PLAN*

Minimum/Maximum Benefit Amounts

\$5,000 to \$10,000

Dependent Coverage

Spouse 50% of employee amount,
Children covered at \$5,000

Benefit Reduction Formula

If a Covered Person is Age 60 or older on the Policy Effective Date, his Benefit Amount will be reduced by 50 percent on the fifth anniversary of the Policy Effective Date, and in all other cases, the Benefit Amount will be reduced by 50 percent when the Covered Person reaches Age 65 (collectively a "Benefit Reduction Due to Age").

Exceptions and Limitations

May vary by state depending on state insurance laws.

COVERED CONDITIONS

COVERED CONDITIONS	CATEGORY	BENEFIT AMOUNT
Heart Attack / Stroke	1	100%
Major Organ Transplant of the Heart Combination Combination Transplant Including Heart	1	100%
Coronary Bypass Surgery	1	25%
Angioplasty	1	10%
Invasive Cancer (Diagnosis more than 30 days after effective date of coverage)	2	100%
Invasive Cancer (Diagnosis during the first 30 days of in force coverage)	2	10%
Cancer In Situ (Diagnosis more than 30 days after effective date of coverage)	2	25%
Cancer In Situ (Diagnosis during the first 30 days of in force coverage)	2	2.5%
Major Organ Transplant (Not covered in Category 1)	3	100%
End-Stage Renal Failure	3	100%

The Critical Illness Benefit will be paid only if a covered condition first occurs and is diagnosed after the effective date of coverage, except for the covered condition Diagnosis of Invasive and In Situ Cancer, as stated in the Policy Schedule.

Benefits provided under this plan are a supplement, and not a substitute for, medical coverage or disability insurance.

*Representative of Policy CIEGP 4050



KEY BENEFIT ADMINISTRATORS (KBA) is one of the largest, privately held third party administrators (TPA) organizations in the country. KBA is licensed as a TPA, where required.

POLICY BENEFITS, FEATURES AND RATES MAY VARY BY STATE. Plan offerings are subject to state limitation. Not all benefits are available in all states. Please consult your Key Benefit Administrator representative with questions regarding plan offerings.

Companion Life Insurance Company is the insurance company underwriting the critical illness plan. The company is located in Columbia, SC, and has been rated A+ (Superior), an independent opinion from the leading provider of insurer ratings of a company's financial strength and ability to meet its obligations to policyholders, based on an analysis of the financial position and operating performance as of December 21, 2016, by A.M. Best Company, an independent analyst in the insurance industry. For the latest rating, access www.ambest.com.

This document represents a summary of services offered under the above mentioned insurance policy. Particulars of this plan may differ depending upon group size, plan category and other underwriting considerations which are subject to state insurance laws and the benefits and provisions as described may vary due to said statutes. All products described, herein are subject to the terms, conditions, exceptions and limitations of the specific policy. Please see the specific policy and certificate for details. Policies may not be available in all states.

Benefits provided under this plan are a supplement, and not a substitute for medical coverage. This plan, or its benefits, do not meet minimum essential coverage standards as outlined in the Affordable Care Act.



KEY BENEFIT ADMINISTRATORS

Critical Illness Benefit

BENEFIT AMOUNTS	\$5,000	\$10,000
Employee Only	\$6.30	\$12.60
Employee + Spouse	\$9.45	\$18.90
Employee + Children	\$8.00	\$16.00
Family Coverage	\$11.15	\$22.30

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