

Supplemental Medical Plans

2017 Plan Overview

This is only a summary. A detailed explanation of benefits can be found in the 2017 plan year Summary Plan Description (SPD). The SPD is available to view at www.targetpayandbenefits.com. Call Allstate Benefits with questions regarding covered and non-covered services. In the event of conflict with these materials, your SPD will control.

Critical Illness Insurance

Target offers critical illness insurance for its team members, their spouse or domestic partner, and children. Critical illness insurance helps protect against financial loss in the event you or an eligible dependent is diagnosed with a covered critical illness, subject to any exceptions. Below is a sample of some of the benefits available (please see the SPD for complete information):

Critical Illness Coverage Amount	
<i>Heart attack, stroke, end stage renal failure, major organ transplant, bone marrow transplant, paralysis, coronary artery by-pass surgery</i>	
Team Member	\$10,000
Spouse/Domestic Partner	\$5,000
Dependent Children	\$5,000

Reoccurrence of Critical Illness: same amount as above

Cancer Critical Illness Coverage Amount		
<i>Carcinoma in Situ, Invasive Cancer, Skin Cancer</i>		
Team Member	\$10,000	\$250
Spouse/Domestic Partner	\$5,000	\$250
Dependent Children	\$5,000	\$250

Reoccurrence of Cancer Critical Illness: same amount as above

Supplemental Critical Illness Coverage Amount	
<i>Advanced Alzheimer's Disease, Advanced Parkinson's Disease, Benign Brain Tumor, Coma, Complete Loss of Hearing, Complete Loss of Sight, Complete Loss of Speech</i>	
Team Member	\$10,000
Spouse/Domestic Partner	\$5,000
Dependent Children	\$5,000

Specified Disease Critical Illness Coverage Amount	
<i>Adrenal Hypofunction (Addison's Disease); Lou Gehrig's Disease (ALS); Bacterial Meningitis; Cerebral Palsy; Cystic Fibrosis; Diphtheria; Encephalitis; Huntington's Chorea; Legionnaire's Disease; Malaria; Multiple Sclerosis; Muscular Dystrophy; Myasthenia Gravis; Necrotizing Fasciitis; Osteomyelitis; Poliomyelitis; rabies; scleroderma; severe burns; sickle cell anemia; systemic lupus; tetanus; tuberculosis</i>	
Team Member	\$10,000
Spouse/Domestic Partner	\$5,000
Dependent Children	\$5,000

Benefits will not be paid for a critical illness that is, or is caused by, contributed to by, or results from:

1. intentionally self-inflicted injury or action;
2. illegal activities or participation in an illegal occupation;
3. substance abuse, to include abuse of alcohol, alcoholism, abuse of legally obtained prescription medications; or illegal use of a non-prescribed drug; or
4. the covered person being under the influence of alcohol or any drug, unless administered and taken as prescribed by a physician.

Hospital Indemnity Insurance

Target offers group hospital indemnity insurance for its team members, their spouse or domestic partner and children. All covered persons receive the same benefit amounts. Group Hospital Indemnity coverage is designed to provide supplemental coverage for certain losses related to a hospital confinement, subject to any exceptions.

Hospital Indemnity Insurance	Coverage Amount
First Day Hospital Confinement	\$1,250 per confinement
Daily Hospital Confinement	\$250 per day
Hospital Intensive Care	\$100 per day

Benefits will not be paid for any loss that is, or is caused by, contributed to, or results from:

1. any act of war whether or not declared, participation in a riot, insurrection or rebellion;
2. injury incurred while engaging in an illegal occupation or committing or attempting to commit a felony;
3. dental or plastic surgery for cosmetic purposes except when such surgery is required to: (a) treat an injury; or (b) correct a disorder of normal bodily function;
4. intentionally self-inflicted injury or action;
5. confinement that begins before the covered person's effective date of coverage;
6. the reversal of a tubal ligation or vasectomy;
7. artificial insemination, in vitro fertilization, and test tube fertilization, including any related testing, medications or physician services, unless required by law;
8. participation in any form of aeronautics (including parachuting and hang gliding) except as a fare-paying passenger in a licensed aircraft provided by a common carrier and operating between definitely established airports;
9. a newborn child's routine nursing or routine well baby care during the initial confinement in a hospital;
10. driving in any organized or scheduled race or speed test or while testing an automobile or any motorized vehicle on any racetrack or speedway;
11. mental illness or nervous disorders;
12. alcoholism or drug addiction; or
13. an injury that occurred as a result of an on-the-job accident.

Accident Insurance

Target offers group accident insurance for its team members, their spouse or domestic partner and children. All covered persons receive the same benefit amounts. Group Accident coverage is designed to provide coverage for losses resulting from a covered off-the-job accident only, subject to any exceptions. Below is a sample of some of the benefits available (please see the SPD for complete information):

Accident Insurance	Coverage Amount
Initial Hospital Confinement	\$1,500 per accident
Daily Hospital Confinement	\$300 per day
Ground Ambulance	\$250 per accident
Urgent Care	\$125 per accident
Emergency Room Services	\$200 per accident

Benefits will not be paid for any loss that is, or is caused by, contributed to by, or results from:

1. injury incurred prior to the covered person's effective date of coverage subject to the Incontestability provision;
2. any act of war whether or not declared, participation in a riot, insurrection or rebellion;
3. intentionally self-inflicted injury or action;
4. any bacterial infection (except pyogenic infections which shall occur with and through an accidental cut or wound);
5. participation in any form of aeronautics except as a fare-paying passenger in a licensed aircraft provided by a common carrier and operating between definitely established airports;
6. engaging in an illegal occupation or committing or attempting to commit a felony;
7. participating in any organized or scheduled race or speed test, or while testing an automobile or any vehicle on any racetrack or speedway, including BMX racing;
8. hernia, including complications due to hernia;
9. any injury sustained or contracted in consequence of the covered person being under the influence of any drug or substance voluntarily taken through any means, including inhalation, unless administered and taken as prescribed by a physician;
10. an error, mishap, or malpractice during a medical, diagnostic, or surgical treatment or procedure; or
11. an injury that occurred as a result of an on-the-job accident.

Any injury incurred while a covered person is an active member of the Military, Naval, or Air Forces of any country or combination of countries is not covered. Upon notice and proof of service in such forces, we will return the pro-rata portion of the premium paid for any period of such service.

Initial Eligibility

Eligible team members may purchase group critical illness, hospital indemnity and accident insurance. Supplemental medical insurance premiums are paid by the team member through payroll deductions. No Evidence of Insurability (EOI) is required for any covered person.

Portability Continuation Options

Your existing group critical illness, hospital indemnity, and accident insurance is portable. This means you may continue (port) your coverage if your group critical illness, hospital indemnity, or accident insurance terminates due to:

- Retirement
- Termination of employment
- Leave of absence
- Loss of eligibility
- Termination of the group policy

To port coverage, you must complete and return the Portability Election form which can be obtained by calling Allstate Benefits at 888-282-2560. You must return this form to Allstate Benefits within 31 days after your coverage ends. Ported coverage terminates when:

- the covered person again becomes eligible for insurance under the policy; or
- the last day premiums for the ported coverage have been paid, subject to the grace period;
- with respect to insurance for dependents:
 - the date your coverage terminates; or
 - the date your dependent ceases to be an eligible dependent.

For More Information:

Allstate Benefits	888-282-2560	www.targetpayandbenefits.com
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The supplemental health coverage is provided by limited benefit insurance.

This material is valid as long as information remains current, but in no event later than October 21, 2019. The policy has exclusions and limitations and is underwritten by American Heritage Life Insurance Company (Home Office: Jacksonville, FL). Allstate Benefits is the marketing name for American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation.