



Offered by Life Insurance Company of North America, a Cigna company

## Employee-Paid CRITICAL ILLNESS INSURANCE

### SUMMARY OF BENEFITS

Prepared for: People's United Bank

**Critical Illness insurance provides a cash benefit when a Covered Person is diagnosed with a covered critical illness or event after coverage is in effect** See *State Variations (marked by \*) below*.

#### Who Can Elect Coverage:

**You:** All Active full-time and part-time Employees of the Employer regularly scheduled to work 20 hours or more a week who are United States citizens and permanent resident aliens, regularly working and residing in the United States and their U.S. citizen Spouse and Dependent Children who are residing in the United States.

**Your Spouse:** Up to age 70, as long as you apply for and are approved for coverage yourself.

**Your Child(ren):** Birth to 26; 26+ if disabled, as long as you apply for and are approved for coverage yourself.

#### Available Coverage:

The benefit amounts shown will be paid regardless of the actual expenses incurred. The benefit descriptions are a summary only. There are terms, conditions, state variations, exclusions and limitations applicable to these benefits. Please read all of the information in this Summary and your Certificate of Insurance for more information. All Covered Critical Illness Conditions must be due to disease or sickness.

	Benefit Amount	Guaranteed Issue Amount
Employee	\$10,000, \$20,000, \$30,000	Up to \$30,000
Spouse	50% of employee amount	Up to \$15,000
Children	25% of employee amount	All guaranteed issue

Covered Conditions	Benefit Amount
<b>Cancer Conditions</b>	
Skin Cancer*	\$250 1x per lifetime
Second Opinion Cancer	\$500 1x per lifetime

Covered Conditions	Initial Benefit Amount %	Recurrence % of Initial Benefit Amount
Invasive Cancer	100%	100%
Carcinoma in Situ	25%	25%
<b>Vascular Conditions</b>		
Heart Attack	100%	100%
Stroke	100%	100%
Coronary Artery Disease	25%	25%
<b>Nervous System Conditions</b>		
Advanced Alzheimer's Disease	25%	Not Available
Amyotrophic Lateral Sclerosis (ALS)	25%	Not Available
Parkinson's Disease	25%	Not Available
Multiple Sclerosis	25%	Not Available
Early Onset Alzheimer's Disease	25%	Not Available
Huntington's Disease	25%	Not Available
Myasthenia Gravis	25%	25%
<b>Infectious Conditions</b>		
Bacterial Meningitis	25%	25%
Malaria	25%	25%
Tuberculosis	25%	25%

Covered Conditions	Initial Benefit Amount %	Recurrence % of Initial Benefit Amount
Necrotizing Fasciitis	25%	25%
Osteomyelitis	25%	25%
<b>Childhood Conditions*</b>		
Cerebral Palsy	100%	Not Available
Cystic Fibrosis	100%	100%
Muscular Dystrophy	100%	100%
Poliomyelitis	100%	Not Available
<b>Other Specified Conditions</b>		
Benign Brain Tumor	100%	100%
Blindness	100%	Not Available
Coma	25%	25%
End-Stage Renal (Kidney) Disease	100%	100%
Major Organ Failure	100%	100%
Paralysis	100%	100%
Loss of Hearing	100%	Not Available
Loss of Speech	100%	Not Available
Systemic Lupus	25%	25%
Systemic Sclerosis	25%	25%
<b>Health Screening Test Benefit</b>		<b>Benefit Amount</b>
<b>Examples includes (but are not limited to) mammography, and certain blood tests.</b> <b>A 30 day benefit waiting period applies, during which benefits will not be paid</b>		<b>\$50, limited to 1 per year</b>

Benefits	
<b>Initial Critical Illness Benefit</b>	Benefit for a diagnosis made after the effective date of coverage for each Covered Condition shown above. The amount payable per Covered Condition is the Initial Benefit Amount multiplied by the applicable percentage shown. Each Covered Condition will be payable one time per Covered Person, subject to the Maximum Lifetime Limit. A 180 days separation period between the dates of diagnosis is required.*
<b>Recurrence Benefit</b>	Benefit for the diagnosis of a subsequent and same Covered Condition for which an Initial Critical Illness Benefit has been paid, payable after a 12 month separation period from diagnosis of a previous Covered Condition, subject to the Maximum Lifetime Limit.
<b>Skin Cancer Benefit and Second Opinion</b>	Pays benefit stated above.
<b>Maximum Lifetime Limit</b>	The maximum benefit payable per Covered Person is the lesser of 5 times the elected Benefit Amount or \$150,000. The following benefits are not subject to this limit: Skin Cancer, Second Opinion and Additional Benefits.

**Portability Feature:** You, your spouse, and child(ren) can continue 100% of your coverage at the time your coverage ends. You must be under the age of 70 in order to continue your coverage. Rates may change and all coverage ends at age 100. Applies to United States Citizens and Permanent Resident Aliens residing in the United States.

### Semi-Monthly Cost of Coverage:

#### Benefit Amount: \$10,000

Age	Employee (EE)		Employee + Spouse (EE+SP)		Employee + Children (EE+CH)		Employee + Family (EE+F)	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
<25	\$1.82	\$2.17	\$2.99	\$3.53	\$2.67	\$3.01	\$3.84	\$4.38
25 to 29	\$2.06	\$2.67	\$3.34	\$4.29	\$2.90	\$3.51	\$4.18	\$5.11
30 to 34	\$2.75	\$3.88	\$4.36	\$6.11	\$3.58	\$4.72	\$5.18	\$6.96
35 to 39	\$3.77	\$6.18	\$5.94	\$9.64	\$4.62	\$7.00	\$6.78	\$10.47
40 to 44	\$4.88	\$8.47	\$7.58	\$13.09	\$5.72	\$9.32	\$8.43	\$13.93
45 to 49	\$6.93	\$12.94	\$10.73	\$19.98	\$7.76	\$13.76	\$11.55	\$20.82
50 to 54	\$9.43	\$17.83	\$15.02	\$28.12	\$10.27	\$18.68	\$15.84	\$28.95
55 to 59	\$12.76	\$23.77	\$20.69	\$38.20	\$13.61	\$24.61	\$21.54	\$39.04
60 to 64	\$16.16	\$29.08	\$26.26	\$46.87	\$17.01	\$29.92	\$27.11	\$47.71
65 to 69	\$20.17	\$34.34	\$32.37	\$54.47	\$21.00	\$35.17	\$33.22	\$55.29
70 to 74	\$27.95	\$45.48	\$44.72	\$72.00	\$28.77	\$46.32	\$45.57	\$72.84
75 to 79	\$37.09	\$54.88	\$59.76	\$87.34	\$37.92	\$55.71	\$60.60	\$88.18
80 to 84	\$53.28	\$70.76	\$76.74	\$108.36	\$54.10	\$71.59	\$77.59	\$109.20
85 to 89	\$63.35	\$78.24	\$103.91	\$126.95	\$64.20	\$79.08	\$104.76	\$127.79
90 to 94	\$63.35	\$78.24	\$103.91	\$126.95	\$64.20	\$79.08	\$104.76	\$127.79
95+	\$63.35	\$78.24	\$103.91	\$126.95	\$64.20	\$79.08	\$104.76	\$127.79

#### Benefit Amount: \$20,000

Age	Employee (EE)		Employee + Spouse (EE+SP)		Employee + Children (EE+CH)		Employee + Family (EE+F)	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
<25	\$3.64	\$4.33	\$5.98	\$7.06	\$5.33	\$6.02	\$7.67	\$8.75
25 to 29	\$4.12	\$5.33	\$6.67	\$8.58	\$5.81	\$7.02	\$8.36	\$10.23
30 to 34	\$5.50	\$7.76	\$8.71	\$12.22	\$7.15	\$9.45	\$10.36	\$13.91
35 to 39	\$7.54	\$12.35	\$11.87	\$19.28	\$9.23	\$14.00	\$13.56	\$20.93
40 to 44	\$9.75	\$16.94	\$15.17	\$26.17	\$11.44	\$18.63	\$16.86	\$27.86
45 to 49	\$13.87	\$25.87	\$21.45	\$39.95	\$15.51	\$27.52	\$23.10	\$41.64
50 to 54	\$18.85	\$35.66	\$30.03	\$56.25	\$20.54	\$37.35	\$31.68	\$57.89
55 to 59	\$25.52	\$47.54	\$41.38	\$76.40	\$27.21	\$49.23	\$43.07	\$78.09
60 to 64	\$32.33	\$58.15	\$52.52	\$93.73	\$34.02	\$59.84	\$54.21	\$95.42
65 to 69	\$40.34	\$68.68	\$64.74	\$108.94	\$41.99	\$70.33	\$66.43	\$110.59
70 to 74	\$55.90	\$90.96	\$89.44	\$144.00	\$57.55	\$92.65	\$91.13	\$145.69
75 to 79	\$74.19	\$109.76	\$119.51	\$174.68	\$75.83	\$111.41	\$121.20	\$176.37
80 to 84	\$106.56	\$141.53	\$153.49	\$216.71	\$108.20	\$143.17	\$155.18	\$218.40
85 to 89	\$126.71	\$156.48	\$207.83	\$253.89	\$128.40	\$158.17	\$209.52	\$255.58
90 to 94	\$126.71	\$156.48	\$207.83	\$253.89	\$128.40	\$158.17	\$209.52	\$255.58
95+	\$126.71	\$156.48	\$207.83	\$253.89	\$128.40	\$158.17	\$209.52	\$255.58

## Semi-Monthly Cost of Coverage — continued

### Benefit Amount: \$30,000

Age	Employee (EE)		Employee + Spouse (EE+SP)		Employee + Children (EE+CH)		Employee + Family (EE+F)	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
<25	\$5.46	\$6.50	\$8.97	\$10.60	\$8.00	\$9.04	\$11.51	\$13.13
25 to 29	\$6.18	\$8.00	\$10.01	\$12.87	\$8.71	\$10.53	\$12.55	\$15.34
30 to 34	\$8.26	\$11.64	\$13.07	\$18.33	\$10.73	\$14.17	\$15.54	\$20.87
35 to 39	\$11.31	\$18.53	\$17.81	\$28.93	\$13.85	\$21.00	\$20.35	\$31.40
40 to 44	\$14.63	\$25.42	\$22.75	\$39.26	\$17.16	\$27.95	\$25.29	\$41.80
45 to 49	\$20.80	\$38.81	\$32.18	\$59.93	\$23.27	\$41.28	\$34.65	\$62.47
50 to 54	\$28.28	\$53.50	\$45.05	\$84.37	\$30.81	\$56.03	\$47.52	\$86.84
55 to 59	\$38.29	\$71.31	\$62.08	\$114.60	\$40.82	\$73.84	\$64.61	\$117.13
60 to 64	\$48.49	\$87.23	\$78.78	\$140.60	\$51.03	\$89.77	\$81.32	\$143.13
65 to 69	\$60.52	\$103.03	\$97.11	\$163.41	\$62.99	\$105.50	\$99.65	\$165.88
70 to 74	\$83.85	\$136.44	\$134.16	\$216.00	\$86.32	\$138.97	\$136.70	\$218.53
75 to 79	\$111.28	\$164.65	\$179.27	\$262.02	\$113.75	\$167.12	\$181.81	\$264.55
80 to 84	\$159.84	\$212.29	\$230.23	\$325.07	\$162.31	\$214.76	\$232.77	\$327.60
85 to 89	\$190.06	\$234.72	\$311.74	\$380.84	\$192.60	\$237.25	\$314.28	\$383.37
90 to 94	\$190.06	\$234.72	\$311.74	\$380.84	\$192.60	\$237.25	\$314.28	\$383.37
95+	\$190.06	\$234.72	\$311.74	\$380.84	\$192.60	\$237.25	\$314.28	\$383.37

Costs are subject to change. Actual per pay period premiums may differ slightly due to rounding.  
The policy's rate structure is based on attained age, which means the premium can increase due to the increase in your age.

### Important Policy Provisions and Definitions:

**Covered Person:** An eligible person who is enrolled for coverage under the Policy.

**Covered Loss:** A loss that is specified in the Policy in the Schedule of Benefits section and suffered by the Covered Person within the applicable time period described in the Policy.

**When your coverage begins:** Coverage begins on the later of the program's effective date, the date you become eligible, the first of the month following the date your completed enrollment form is received, or if evidence of insurability is required, the first of the month after we have approved you (or your dependent) for coverage in writing, unless otherwise agreed upon by Cigna. Your coverage will not begin unless you are actively at work on the effective date. Coverage for all Covered Persons will not begin on the effective date if the covered person is confined to a hospital, facility or at home, disabled or receiving disability benefits or unable to perform activities of daily living.

**When your coverage ends:** Coverage ends on the earliest of the date you and your dependents are no longer eligible, the date the group policy is no longer in force, or the date for the last period for which required premiums are paid. For your dependent, coverage also ends when your coverage ends, when their premiums are not paid or when they are no longer eligible. (Under certain circumstances, your coverage may be continued. Be sure to read the provisions in your Certificate about when coverage may continue.)

**30 Day Right To Examine Certificate:** If a Covered Person is not satisfied with the Certificate of Insurance for any reason, it may be returned to us within 30 days after receipt. We will return any premium that has been paid and the Certificate will be void as if it had never been issued.

### Benefit Reductions, Common Exclusions and Limitations:

**Exclusions:** In addition to any benefit-specific exclusions, benefits will not be paid for any Covered Loss that is caused directly or indirectly, in whole or in part by any of the following: • intentionally self-inflicted injury, suicide or any attempt thereof while sane or insane; • commission or attempt to commit a felony or an assault; • declared or undeclared war or act of war; • a Covered Loss that results from active duty service in the military, naval or air force of any country or international organization (upon our receipt of proof of service, we will refund any premium paid for this time; Reserve or National Guard active duty training is not excluded unless it extends beyond 31 days); • voluntary ingestion of any narcotic, drug, poison, gas or fumes, unless prescribed or taken under the direction of a Physician and taken in accordance with the prescribed dosage; • operating any type of vehicle while under the influence of alcohol or any drug, narcotic or other intoxicant ("Under the influence of alcohol", for purposes of this exclusion, means intoxicated, as defined by the law of the state in which the Covered Loss occurred) • a diagnosis not in accordance with generally accepted medical principles prevailing in the United States at the time of the diagnosis.

### Specific Benefit Exclusions and Limitations:

The date of diagnosis must occur while coverage is in force and the condition definition must be satisfied.

Only one Initial Benefit will be paid for each Covered Condition per person and benefits will be subject to separation periods and Maximum Lifetime Limits.

**Skin Cancer,** basal cell/squamous cell carcinoma or certain forms of melanoma.

## Specific Benefit Exclusions and Limitations — continued

**Second Opinion**, only payable if diagnosed with Invasive Cancer, seeking second opinion at a National Cancer Institute, National Comprehensive Cancer Network, or named cancer center as specified in the contract, not involved in initial diagnosis within 90 days of being diagnosed.

**Invasive Cancer**, uncontrolled/abnormal growth or spread of invasive malignant cells. Excludes pre-malignant conditions or conditions with malignant potential, carcinoma in situ, basal cell carcinoma, squamous cell carcinoma of the skin, unless metastatic disease develops, melanoma that is diagnosed as Clark's Level I or II or Breslow less than 0.75mm, or melanoma in situ, or prostate tumor that is classified as T-1a, b, or c, N-0, and M-0 on a TNM classification scale. Also excludes the recurrence or metastasis of an original Cancer that was diagnosed prior to the coverage effective date if the Insured has undergone treatment for such cancer within 12 months of being diagnosed with cancer while under this coverage.

**Carcinoma in Situ**, non-invasive malignant tumor. Excludes premalignant conditions or conditions with malignant potential, skin cancers (basal/squamous cell carcinoma or melanoma / melanoma in situ).

**Heart Attack**, includes the following that confirms permanent loss of heart muscle function: 1) EKG changes; 2) elevation of cardia enzyme.

**Stroke**, cerebrovascular event—for instance, cerebral hemorrhage—confirmed by neuroimaging studies or with neurological deficits lasting 96 hours or more. Excludes transient ischemic attack (TIAs), brain injury related to trauma or infection, brain injury associated with hypoxia or anoxia, vascular disease affecting eye or optic nerve or ischemic disorders of the vestibular system.

**Coronary Artery Disease**, heart disease/angina requiring coronary artery bypass surgery, as prescribed by a Physician. Excludes angioplasty (percutaneous coronary intervention) and stent implantation.

**Advanced Alzheimer's Disease**, progressive degenerative disorder that attacks the brain's nerve cells resulting in the inability to perform 3 or more of the Activities of Daily Living.

**Amyotrophic Lateral Sclerosis (ALS aka Lou Gehrig's Disease)**, motor neuron disease resulting in muscular weakness and atrophy.

**Parkinson's Disease**, progressive, degenerative neurologic disease with indicated signs of the disease.

**Multiple Sclerosis**, disease involving damage to brain and spinal cord cells with signs of motor or sensory deficits confirmed by MRI.

**Early Onset Alzheimer's Disease**, progressive degenerative disorder that attacks the brain's nerve cells resulting in cognitive impairment.

**Huntington's Disease**, progressive disorder causing breakdown of the nerve cells in the brain leading 1) Chorea; or 2) two of the following: involuntary/impaired movement, cognitive or psychiatric disorders.

**Myasthenia Gravis**, autoimmune, neuromuscular disease causing loss of muscle control.

**Bacterial Meningitis**, bacterial infection in the brain and spinal cord. Excludes viral (aseptic) meningitis.

**Malaria**, parasitic (mosquito-borne) disease resulting in infection. Excludes infection by the P. malariae, P. vivax, P. ovale.

**Tuberculosis**, airborne infectious disease with indicated signs of the disease. Excludes latent or inactive Tuberculosis.

**Necrotizing Fasciitis (aka flesh-eating disease)**, bacterial infection in skin layers and tissue.

**Osteomyelitis**, chronic bacterial infection that deteriorates bone/bone marrow.

**Cerebral Palsy**, brain injury or abnormality occurring within 24 hours of birth resulting in developmental brain disorder.

**Cystic Fibrosis**, progressive disorder that affects exocrine glands.

**Muscular Dystrophy**, progressive disorder that interferes with formation of healthy muscles.

**Poliomyelitis**, acute, infectious disease caused by the poliovirus with indicated signs of the disease. Excludes non-paralytic polio or post-polio syndrome.

**Benign Brain Tumor**, non-cancerous abnormal cells in the brain.

**Blindness**, irreversible sight reduction in both eyes; Best corrected single eye visual acuity less than 20/200 (E-Chart) or 6/60 (Metric) or with visual field reduction (both eyes) to 20 degrees or less. May require loss be due to specific illness.

**Coma**, unconscious state lasting at least 96 continuous hours. Excludes any state of unconsciousness intentionally or medically induced from unconsciousness intentionally which the Covered Person is able to be aroused.

**End-Stage Renal (Kidney) Disease**, chronic, irreversible function of both kidneys. Requires hemo or peritoneal dialysis.

**Major Organ Failure**, includes: liver, lung, pancreas, kidney, heart or bone marrow. Happens when transplant is prescribed or recommended and placed on UNOS registry. If the Covered Person has a combination transplant (i.e. heart and lung), a single benefit amount will be payable. Recurrence Benefit not payable for same organ for which a benefit was previously paid.

**Paralysis**, complete, permanent loss of use of two or more limbs due to a disease. Excludes loss due to Stroke, Multiple Sclerosis and Cerebral Palsy.

**Loss of Hearing**, permanent hearing loss in both ears; loss greater than 90dB HL. May require loss be due to specific illness.

**Loss of Speech**, permanent loss of speech which is irrecoverable by other means excludes loss due to specified conditions (i.e. Alzheimer's).

**Systemic Lupus**, chronic, inflammatory, auto-immune disease with indicated signs of the disease.

**Systemic Sclerosis**, chronic, degenerative, auto-immune disease with indicated signs of the disease.

**\*State Variations**

Spouse definition includes civil union for employees residing in Vermont. **Portability** in VT is referred to as Continuation due to loss of eligibility. VT residents are not subject to the age limit to continue coverage. **Exclusions** may vary for residents of ID, MN, NC, SC, SD, VT and WA.

**THIS POLICY PAYS LIMITED BENEFITS ONLY. IT DOES NOT CONSTITUTE COMPREHENSIVE HEALTH INSURANCE COVERAGE AND IS NOT INTENDED TO COVER ALL MEDICAL EXPENSES. THIS COVERAGE DOES NOT SATISFY THE "MINIMUM ESSENTIAL COVERAGE" OR INDIVIDUAL MANDATE REQUIREMENTS OF THE AFFORDABLE CARE ACT (ACA). THIS COVERAGE IS NOT A MEDICAID OR MEDICARE SUPPLEMENT POLICY.**

**Series 2.0/2.1**

Terms and conditions of coverage for Critical Illness Insurance are set forth in Group Policy No. CI 960720. This is not intended as a complete description of the insurance coverage offered. This is not a contract. Please see your Plan Sponsor to obtain a copy of the Policy. If there are any differences between this summary and the Group Policy, the information in the Group Policy takes precedence. Product availability, costs, benefits, riders, covered conditions and/or features may vary by state. Please keep this material as a reference. Insurance coverage is issued on group policy form number: Policy Form GCI-02-1000. Coverage is underwritten by Life Insurance Company of North America, 1601 Chestnut St. Philadelphia, PA 19192.

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