

## BENEFIT SCHEDULE

### Eligible Class(es)

All Full-time Active Employees

### Eligibility Waiting Period

### Coverage Election

In order to be insured under the Policy an Employee must elect coverage for themselves and any Dependent(s).

The Employee is required to pay premium for the coverage elected. Payment of premium does not guarantee eligibility for coverage.

### Coverage Amount(s)

- **Employee:** Choice of \$5,000 to \$10,000 in increments of \$5,000
- **Spouse:** 100% of the Employee's elected Coverage Amount
- **Dependent Child(ren):** 50% of the Employee's elected Coverage Amount (per child)

Any amount of insurance for a Spouse or Dependent Child(ren) will be rounded to the next higher multiple of \$1,000, if not already an even multiple of \$1,000. All Coverage Amount(s) are Guaranteed Issue.

### Initial Occurrence Benefit Separation Period

30 days

### Reoccurrence Benefit Separation Period

180 days

### Policy Benefit Maximum

500%

The Policy Benefit Maximum is a percentage of the applicable Coverage Amount in effect for a Covered Person at the time of Diagnosis of a Critical Illness.

## CRITICAL ILLNESS BENEFITS TABLE

All Critical Illness Benefits are subject to all of the applicable Definitions, Additional Requirements, maximums, limitations, Exclusions and other provisions of the Policy. The amounts shown below may be adjusted or reduced based on other benefits payable or previously paid under the Policy, as described in the Critical Illness Benefits and General Limitations & Exclusions sections of this Certificate.

All **Initial Occurrence Benefit Amounts** are a percentage of the applicable Coverage Amount in effect for a Covered Person at the time of Diagnosis of a Critical Illness, unless otherwise stated as a specific dollar amount.

All **Reoccurrence Benefit Amounts** are a percentage of the Initial Occurrence Benefit Amount for the applicable Critical Illness that is payable or was previously paid under the Policy for a Covered Person.

Critical Illness:	Initial Occurrence Benefit Amount:	Reoccurrence Benefit Amount:
<b>CANCER &amp; BENIGN TUMOR CATEGORY</b>		
Cancer (Invasive)	100%	100%
Carcinoma in Situ (Non-Invasive)	25%	100%
Specified Skin Cancer	\$250	None
Bone Marrow Failure	25%	None
Benign Brain or Spinal Cord (Intradural) Tumor		
• Early Diagnosis	10%	None
• Advanced Diagnosis	50%	None

<b>Critical Illness:</b>	<b>Initial Occurrence Benefit Amount:</b>	<b>Reoccurrence Benefit Amount:</b>
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#### HEART & VASCULAR CATEGORY

Heart Attack (Myocardial Infarction)		
• ST-Segment Elevation Myocardial Infarction (STEMI)	100%	100%
• Non-ST Segment Elevation Myocardial Infarction (NSTEMI)	25%	100%
Coronary Artery Disease		
• Minor Diagnosis	10%	100%
• Major Diagnosis	100%	100%
Stroke		
• Mild Stroke	10%	100%
• Moderate Stroke	25%	100%
• Severe Stroke	100%	100%
Aneurysm		
• Abdominal Aortic Aneurysm or Thoracic Aortic Aneurysm - Major Diagnosis	100%	100%

<b>Critical Illness:</b>	<b>Initial Occurrence Benefit Amount:</b>	<b>Reoccurrence Benefit Amount:</b>
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#### MAJOR ORGAN CATEGORY

Major Organ Failure	100%	100%
End Stage Renal Disease (ESRD)	100%	None

<b>Critical Illness:</b>	<b>Initial Occurrence Benefit Amount:</b>	<b>Reoccurrence Benefit Amount:</b>
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#### NEUROLOGICAL CONDITIONS CATEGORY

Dementia		
• Advanced Diagnosis	100%	None
Parkinson's Disease		
• Advanced Diagnosis	100%	None
Amyotrophic Lateral Sclerosis (ALS)		
• Advanced Diagnosis	100%	None
Multiple Sclerosis (MS)		
• Advanced Diagnosis	100%	None

<b>Critical Illness:</b>	<b>Initial Occurrence Benefit Amount:</b>	<b>Reoccurrence Benefit Amount:</b>
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#### INFECTIOUS CONDITIONS CATEGORY

Severe Infectious Disease (Requiring Hospitalization)	25%	None
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<b>Critical Illness:</b>	<b>Initial Occurrence Benefit Amount:</b>	<b>Reoccurrence Benefit Amount:</b>
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#### FUNCTIONAL LOSS & CATASTROPHIC CONDITIONS CATEGORY

Coma	100%	100%
Loss of Hearing	100%	None
Loss of Sight	100%	None
Loss of Speech	100%	None
Permanent Paralysis	100%	None

**Critical Illness:****Initial Occurrence  
Benefit Amount:****Reoccurrence  
Benefit Amount:****CHILD CONDITIONS CATEGORY**

Cerebral Palsy		
• Early Diagnosis	10%	None
• Advanced Diagnosis	100%	None
Congenital Heart Defect	100%	None
Congenital Metabolic Disorder	100%	None
Genetic Disorder	100%	None
Structural Congenital Defect	100%	None

Critical Illnesses included in the Child Conditions Category must be Diagnosed during Childhood.