

Critical illness

Hospice Serve

Effective date: January 1, 2021



Critical illness for all members electing high plan, all members electing low plan		
Covered illnesses/benefits		
	% of benefit for first occurrence	% of benefit for additional occurrences
Alzheimer's disease	100%	0%
Amyotrophic lateral sclerosis	100%	0%
Benign brain tumor	100%	0%
Carcinoma in situ	25%	25%
Coma	100%	0%
Coronary artery disease	25%	25%
Heart attack	100%	100%
Invasive cancer	100%	100%
Loss of hearing	100%	0%
Loss of sight	100%	0%
Loss of speech	100%	0%
Major organ failure	100%	100%
Multiple sclerosis	100%	0%
Occupational infectious disease	100%	0%
Paralysis	100%	0%
Parkinson's disease	100%	0%
Skin cancer	\$250	\$0
Stroke	100%	100%
Childhood conditions		
Cerebral palsy	100%	0%
Cleft lip / palate	100%	0%
Cystic fibrosis	100%	0%
Down syndrome	100%	0%
Muscular dystrophy	100%	0%
Spina bifida	100%	0%

Insurance issued by Principal Life Insurance Company, 711 High Street, Des Moines, IA 50392

GP61694-10 | 10/2020 | Proposal number: 11182010138-3 | Today's date: 11/19/2020 | SIC code: 8052

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To qualify for a benefit under this policy, the definition of the incurred critical illness must be satisfied.

Multiple Payouts

- Benefits for a first occurrence of a different critical illness will be payable if incurred more than 12 months after the preceding critical illness.
- Benefits for additional occurrences of the same critical illness will be payable if incurred more than 12 months after the preceding critical illness and 12 months treatment free.

Scheduled benefit		
	Employee	Spouse
Increments	Benefits available in \$5,000 increments	Benefits available in \$2,500 increments
Minimum amount	\$5,000	\$2,500
Guarantee issue amount¹	\$20,000	\$10,000
Maximum amount	\$100,000	Cannot exceed 50% of employee's scheduled benefit amount, up to \$50,000
Children are automatically covered for 25% of an employee's benefit		
¹ Guarantee issue is the maximum scheduled benefit amount available during the initial enrollment period with no proof of good health required		

Additional benefits	
Health screening	Employees and their covered dependents who have a covered screening test performed may be eligible for a \$50 benefit once per calendar year.
Portability	<p>If employees cease to meet the definition of an employee, they may be eligible to continue insurance, for themselves and their covered dependents, without submitting proof of good health.</p> <p>To continue insurance, the employee must have been insured for 12 consecutive months, be less than age 70 and not incurred a critical illness.</p>

Highlights	
Participation	10% or 5 lives, whichever is greater

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Eligibility	<p>EMPLOYEE: Eligible employees include all active, full-time employees living in the United States (except part-time, seasonal, temporary or contract employees) who work at least 30 hours per week. Employees must be enrolled with coverage before it can be offered to their dependents.</p> <p>DEPENDENT: Eligible dependents include the employee's spouse and children. Additional eligibility requirements may apply.</p>
Preexisting conditions	6 months prior/12 months insured
Limitations and exclusions	<p>CRITICAL ILLNESS INSURANCE PROVIDES LIMITED BENEFITS.</p> <p>Limitations Benefits will not be paid for a critical illness caused by, contributed to, or resulting from willful self-injury or self-destruction, while sane or insane; or war or act of war; or voluntary participation in an illegal occupation or the commission of or attempted commission of a felony; or duty as a member of a military organization; or conditions diagnosed outside of the United States unless the diagnosis can be confirmed by a licensed physician in the United States; or the use of any drug, narcotic, or hallucinogen not prescribed for the member or dependent by a licensed physician, or if prescribed, not used in a manner consistent with that prescription; or the use of alcohol, including the operation of a motor vehicle if, at the time of operation, the operator's alcohol concentration exceeds the legal limit allowed by the jurisdiction where the injury occurs; or a cosmetic surgery or other elective procedures that are not medically necessary; or a preexisting condition.</p> <p>Exclusions No benefits will be paid for any critical illness incurred while residing outside the United States for more than six months; or incurred while incarcerated in any type of penal or detention facility; or for which proof is submitted by a physician who is part of the member's or dependent's immediate family.</p> <p>Preexisting conditions A preexisting condition is any sickness or injury, including all related conditions and complications, or a pregnancy, for which a member or dependent received medical treatment, consultation, care, or services; or was prescribed or took prescription medications; in the six month period before the member or dependent became insured under the group policy.</p> <p>No benefits will be paid for a critical illness that results from a preexisting condition unless, on the date the member or dependent incurs the critical illness, the member has been actively at work for one full day for the member's critical illness or the dependent has been insured for one full day for a dependent's critical illness, after completing 12 consecutive months during which the member or dependent was insured under the group policy.</p>

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