

Summary of Benefits

Group Critical Illness Insurance | Effective: 01/01/2027 | Group #: 0012345 (Sample Company, Inc.)

How This Coverage Works

Pays a lump sum of cash directly to you when you are diagnosed with a covered serious condition. Because the benefit is paid to you, not a provider, you can use it however you need — medical bills, travel for treatment, rent, groceries. Employee benefit amount: \$20,000. Spouse coverage at 50% and child coverage at 25% of the employee amount.

Covered Conditions

Condition	First Occurrence	Second Occurrence
Invasive Cancer	\$20,000	\$10,000
Carcinoma in Situ	\$5,000	—
Heart Attack	\$20,000	\$20,000
Stroke	\$20,000	\$20,000
Major Organ Transplant	\$20,000	—
End-Stage Renal Failure	\$20,000	—

Plan Provisions

Provision	Detail
Guaranteed Issue	\$20,000 employee benefit — no medical questions during enrollment
Spouse Benefit	50% of the employee benefit
Child Benefit	25% of the employee benefit (to age 26)
Wellness Benefit	\$75 per year for a covered health screening
Portability	Portable if you leave the company
Premium Contributions	100% employee-paid via payroll deduction

Limitations and Exclusions

Benefits are payable upon first diagnosis of a covered condition occurring after the coverage effective date. A separation period applies between first and second occurrences. See the certificate of coverage for complete provisions.