



Beginning on January 1, 2021...

CRITICAL ILLNESS PLAN FEATURES

- Guaranteed Issue with no medical questions:
 - Low Option: Employee: \$10,000; Spouse: \$5,000
 - High Option: Employee: \$25,000; Spouse: \$12,500
- No reduction in benefits at any age
- Dependent children are covered at 50% of the employee's face amount at no additional charge
- Additional covered Critical Illnesses payable at 25% of the selected benefit amount include:
 - Addison's disease, Lou Gehrig's disease, Cerebral palsy, Cystic fibrosis, Diphtheria, Encephalitis, Huntington's chorea, Legionnaires' disease, Malaria, Meningitis (bacterial), Multiple sclerosis, Muscular dystrophy, Myasthenia gravis, Necrotizing fasciitis, Osteomyelitis, Polio, Rabies, Scleroderma, Sickle cell anemia, Systemic lupus, Tetanus and Tuberculosis
- Coronary Artery Bypass Surgery does not reduce the Heart Attack benefit
- No pre-existing condition exclusion
- Fully portable to take wherever you go and even into retirement. Same rates.
- **ENHANCEMENTS with no change in rates:**
 - \$100 wellness offered on HIGH plan

CANCER PLAN FEATURES

- All Guaranteed Issue with no medical questions required
- Low or High Option
- With or without Intensive Care coverage
- Fully portable to take wherever you go and even into retirement. Same rates.



ACCIDENT PLAN FEATURES

- The Accident plan is always guaranteed issue
- Added wellness to all existing and new plans starting in 2020.
- Fully portable to take wherever you go and even into retirement. Same rates.
- Waiver of premium
- **ENHANCEMENTS with no change in rates:**
 - Removed Preexisting Exclusion
 - Removed Termination of Age Restrictions
 - Increased the following benefits:
 - Blood/plasma - \$200/\$400 (current \$100/\$200)
 - Surgery (arthroscopic or exploratory) \$200/\$400 (current \$100/\$200)
 - Surgery (cranial, Open abdominal or thoracic) up to \$750/up to \$1200 (currently up to \$500/up to \$1,000)
 - Prosthesis \$500/\$1000 (current \$250/\$500)
 - Concussion \$200/\$400 (current \$100/\$200)
 - Follow-up treatment \$35/\$50 for 6 visits (current \$25/\$35 6 visits)
 - Outpatient Surgery Facility add \$50 payout (currently not offered)
 - Major Diagnostic \$200/\$400 (current \$100/\$200)
 - Physical Therapy Per Accident \$50/\$75 (max. 6 visits) (current \$25/\$50 (max 6 visits))

HOSPITAL PLAN FEATURES

- Added wellness to all existing and new plans starting in 2020.
- All employees, newly eligible and late enrollees, are guaranteed issue.
- Low/High Option
- Composite rating where all employees would receive the same rate, regardless of age.
- Removed the pre-existing condition exclusion including pregnancy
- Fully portable to take wherever you go and even into retirement. Same rates.
- **ENHANCEMENTS with no change in rates:**
 - Eligibility age is now 18+
 - Removed termination at age 70

Spouse and dependent child benefits are available when the employee applies. Children are covered at the moment of birth as long as child coverage is in force. If there is no child coverage in force, an application to add a child is required after the child's birth and the effective date of that child's coverage will be based on normal submission guidelines. "First" children are not covered at moment of birth.