

Your Critical Illness Plan

Coverage Details	Employee	Dependents
Benefit Amount	Employee may choose a lump sum benefit of \$10,000 to \$30,000 in \$5,000 increments	Spouse: May choose a lump sum benefit of \$5,000 to \$15,000 in \$2,500 increments (not to exceed 50% of employee amount) Child: 25% of employee's lump sum amount
Benefit Reduction	50% at age 70	
Portability <i>(see certificate of benefits for additional details)</i>	Allows you to take your critical illness coverage with you if you terminate employment	
Pre-existing Conditions	3 month look back period, 12-month exclusion period	
Wellness Benefit (per year limit)	\$50 for Employee, Spouse and Children	