



Group Benefit Program Summary for Lincolnway Area Affiliation of Participating School Districts Employee Benefit Trust

Voluntary Group Critical Illness Insurance

Group Critical Illness insurance provides you with the extra money you need to help cover the increased expenses, medical or otherwise, you face when you suffer a critical illness. The proceeds from your approved claim may be used however you wish.

Eligibility	All Active Full-Time Employees
Benefit Amount: Employee	\$5,000 - \$20,000 in increments of \$5,000
Guarantee Issue Amount - Employee	\$20,000
Benefit Amount: Spouse (Includes Domestic Partners)	\$2,500 - \$10,000 in increments of \$2,500, not to exceed the employee benefit amount.
Guarantee Issue Amount - Spouse	\$10,000
Benefit Amount: Child(ren)	\$2,500 - \$10,000 in increments of \$2,500, not to exceed the employee benefit amount.
Guarantee Issue Amount – Child(ren)	\$10,000
Coverage Maximum	Triple Protection: Up to 3 times the selected benefit amount
Waiting Period	None
Pre-existing Conditions	A pre-existing condition is an illness or injury for which you have received treatment for, advice was rendered, prescribed or recommended within 12 months prior to your effective date. A pre-existing condition or a condition caused by a pre-existing condition within the first 12 months of your effective date will not be covered. If you increase your coverage amount, a new pre-existing condition period will apply to the increased amount.
Diagnosis Qualification	First after effective date
Recurrence Benefit	100% of the following covered conditions: Invasive Cancer, Heart Attack, Stroke, Benign Brain Tumor and Coma. 365 Days for the Separation Period.
Age Reduction Schedule	Benefits reduce by 35% of the original amount at age 65 and further reduce by 50% of the original amount at age 70. Benefits Terminate at Retirement.
Separation Period	180 Days
Portability	Benefits are portable to age 65. Spouse and dependents may port their coverage only if the employee is also ported. You must be covered under the plan for 12 months and under age 60 to be eligible for Portability.
Wellness Benefit	\$50 dollars per calendar year for Employee and covered Spouse

This piece is for illustrative purposes only. The disability and life insurance policies referenced may not be available in all states. All policies are subject to issue limitations, exclusions and other coverage conditions, which may include a waiting period for pre-existing conditions. Only the policy can provide the actual terms of coverage.

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COVERED CONDITIONS

Invasive Cancer	100%	Carcinoma In Situ	25%
Heart Attack	100%	Major Heart Surgery	25%
Stroke	100%	End Stage Renal Failure	100%
Major Organ Transplant	100%	Paralysis	100%
Major Burns	100%	Benign Brain Tumor	100%
Coma-Brain Injury	100%	Loss of Sight, Speech or Hearing	100%
Advanced Alzheimer's Disease	100%	Severe Covid-19 Infection	100%
Advanced Multiple Sclerosis	100%	Advanced Parkinson's Disease	100%
Amyotrophic Lateral Sclerosis (ALS)	100%		

Critical Illness Limitations and Exclusions

Critical Illness benefits are not payable for a loss which is caused by a suicide or attempted suicide.
Covered Conditions must be separated by the period indicated in the Plan Design Summary to be eligible for benefits.
An insured cannot receive Critical Illness benefits for the same covered condition more than once, unless the Recurrence Benefit is selected.
Employees may not be insured as both an employee and a spouse/dependent. If both parents are employees, only one may elect the Critical Illness plan on dependent children.
If an Illness or Injury cause more than one Covered Condition to occur, benefits are payable under the Covered Condition with the greatest benefit level percentage and would be payable once.
Critical Illness benefits are not payable for a Covered Condition if it results from: (a) the misuse of alcohol or taking of drugs (other than under the direction of a Physician, who is neither the Employee, the Employee's family, or the Employee's business associate); (b) Injury received during active participation in a riot, strike or civil commotion, or any act incidental thereto; or (c) participation or attempt to participate in any illegal activity.

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