

Accident & Critical Illness Plan

A limited benefit plan designed to provide direct payments for covered expenses. This plan is exempt from HIPAA Portability and ACA requirements and does not use a provider network—claims are processed from all licensed providers. For full details, refer to the Exclusions and Limitations section of the Plan Document.

Accident Benefit

The Plan will pay up to the maximum amount listed per Benefit Year for services that have incurred as a result of an accidental injury.

- ✓ The injury must be sudden, unexpected, and physical (not due to overuse, wear and tear, or mental/emotional distress).
- ✓ Injuries from dangerous hobbies (skydiving, bungee jumping, etc.) are not covered.
- ✓ Work-related and military service injuries are excluded.
- ✓ Services must be medically necessary.
- ✓ First treatment must occur within 30 days of the accident, and all services must be completed within 90 days.
- ✓ The dates of services submitted for payment are incurred while the Plan Member is covered under the Plan.
- ✓ Claims must be submitted within 60 days of the request.

\$1,000 Maximum Amount

The Plan will pay up to the maximum amount listed per Benefit Year for services that have incurred as a result of an accidental injury.

The maximum amount is per Benefit Year per Plan Member and is not a per accident maximum. Maximum amount includes in-patient and out-patient accident services combined.



Critical Illness

The Plan will pay the amount listed per Benefit Year for any of the initially diagnosed conditions specified. A completed Critical Illness Claim Form is required.

- ✓ Cancer
- ✓ Heart Attack
- ✓ Renal Failure
- ✓ Stroke
- ✓ Major Organ Donor Transplant
- ✓ Coronary Artery Bypass Surgery
- ✓ Alzheimer's
- ✓ ALS
- ✓ Other Terminal Illness

\$2,500

Pre-Existing Condition Limitations

24 Month Treatment Period
24 Month Limitation Period

The Plan will not pay Critical Illness benefits for any Pre-existing Conditions. A "Pre-existing Condition" means a disease or physical condition for which the Employee received medical treatment, during the treatment period shown to the left. The Pre-existing Condition Limitation will not apply after the Limitation Period shown to the left.

Critical Illness benefit is only available for participants under the age of 65. Age 65 and older do not qualify.

Waiting period 180 days.

Participant must survive 30 days after being diagnosed to receive benefits.