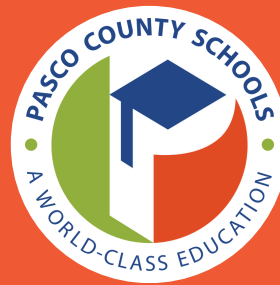


Critical Illness



Critical Illness Insurance: \$10,000-\$30,000 for coverage. **100% of the coverage is paid** for a new diagnosis of one of the following conditions:

- Heart attack
- Stroke
- Cancer
- Major Organ Failure
- Coma
- Paralysis of 2 or More Limbs
- Loss of Sight
- Occupational HIV or Hepatitis
- ALS
- Advanced Alzheimer
- Advanced Multiple Sclerosis
- Advanced Parkinson's Disease
- Benign Brain Tumor
- Bone Marrow Transplant
- Loss of Hearing
- Loss of Speech

Coverage Group \$10,000	Annual Premium	Potential Wellness Benefit	Difference Between Annual Premium and Annual Wellness Benefit
Employee Only Coverage \$10,000	\$117.60	\$100	\$17.65
Family Coverage \$10,000	\$176.40	\$200+ *pays \$100/per person	2+ people: Wellness Benefit Pays More Than the Annual Premium
Employee Only Coverage \$20,000	\$235.20	\$100	\$135.20
Family Coverage \$20,000	\$352.80	\$200+ *pays \$100/per person	2 people: \$152.80 3 people: \$52.80 4+ people: Wellness Benefit Pays More Than the Annual Premium



Family Coverage includes spouse and children covered at 50% of the coverage rate selected for the employee (\$5,000, \$10,000, \$15,000)



The cost of the premiums can be offset with the wellness benefit. Each person on the plan can complete 1 wellness activity and **receive \$100 annually**. The wellness benefit is paid directly to the employee by check.