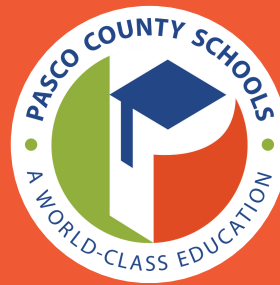


Critical Illness



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)



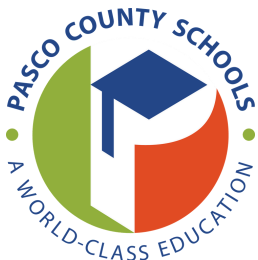
The cost of the premiums can be offset with the wellness benefit. Each person on the plan can complete 1 wellness activity and **receive \$100 annually**. The wellness benefit is paid directly to the employee by check.

Accident Insurance

Accident Insurance pays for unexpected accidental events. Paid directly to the employee to offset out-of-pocket expenses. For accidents in a youth organized sports benefit, the plan pays an additional 25%.



Coverage Group	Annual Premium	Potential Wellness Benefit	Difference Between Annual Premium and Annual Wellness Benefit
Employee Only	\$146.16	\$50	\$96.16
Employee & Spouse	\$228.72	\$100 *\$50/person	\$128.72
Employee & Children	\$283.20	\$100+ *\$50/person	2 people: \$183.20 3 people: \$133.20 4 people: \$83.20 5 people: \$33.20
Family Coverage	\$443.28	\$150+ *\$50/per person	3 people: \$293.28 4 people: 243.28 5 people: \$193.28





Hospital Indemnity Insurance

Insurance to help with out-of-pocket costs from a hospital stay due to childbirth, illness, or injury.

The cost of the premiums can be offset with the wellness benefit. Each person on the plan can complete **1 wellness activity and receive \$50 annually**. The cost of the premiums can be offset with the wellness benefit.

Enhanced Plan	Annual Premium	Potential Wellness Benefit	Difference Between Annual Premium and Annual Wellness Benefit
Employee Only Enhanced Coverage	\$192.24	\$50	\$142.24
Employee & Spouse	\$332.08	\$100+ *pays \$50/per person	\$132.08
Employee & Children	\$274.80	\$100+ *pays \$50/per person	2 people: \$174.80 3 people: \$124.80 4 people: \$74.80 5 people: \$24.80
Family Coverage	\$352.80	\$150+ *pays \$50/per person	3 people: \$202.80 4 people: \$152.80 5 people: \$102.80

*Coverage and rates listed are for the "Enhanced" benefit.

*Additional coverage for a "Premier" policy is listed in the voluntary benefit guide.

