



Critical Illness Insurance Benefit Highlights

For Associates of: Asbury Communities, Inc

<p>What is critical illness insurance?</p>	<p>Critical illness insurance is coverage offered by your employer which you pay for through convenient deductions from your paycheck. It can assist you financially if you or a covered dependent are ever diagnosed with a covered critical illness (shown below).</p> <p>The benefits are paid in lump sum amounts and can serve as a source of cash to use as you wish, whether to help pay for health care expenses not covered by your major medical insurance, help replace income lost while not working, or however you choose.</p> <p>Premium amounts presented reflect your contributions to the cost of this insurance.</p> <p>This highlight sheet is an overview of your critical illness insurance. A certificate of insurance will be available after you enroll to explain your coverage in detail.</p>
<p>Who is eligible?</p>	<p>You are eligible if you are an associate whose work status is at least 60 scheduled hours per pay period and are less than age 80. You can enroll for coverage for yourself prior to age 70.</p> <p>Your spouse's eligibility is based upon your age, and your dependent child(ren) must be under age 26 to be eligible.</p>
<p>When can I enroll?</p>	<p>During open enrollment or within 31 days of the date you have a change in family status, or within 31 days of the completion of your eligibility waiting periods as stated in your group policy.</p>
<p>How much coverage can I purchase?</p>	<p>You may enroll for \$10,000 in coverage.</p> <p>You may also enroll your dependent(s) for the following amounts of coverage:</p> <ul style="list-style-type: none"> • Spouse: 50% of your elected coverage amount • Child(ren): \$5,000 <p>A benefit reduction of 50% will apply to the coverage amount for you and your dependent(s) when you reach the age of 70.</p>
<p>Am I guaranteed coverage?</p>	<p>During designated enrollment periods, this coverage is offered without having to provide information about your health for coverage amounts up to \$10,000. This is called "guaranteed issue (GI)" coverage – all you have to do is check the box to enroll and become insured. All amounts of dependent coverage are guaranteed issue.</p>
<p>I already have medical and disability insurance. Why do I need this too?</p>	<p>Costs associated with critical illness can pile up even with other types of insurance. Once treatment for an illness begins, deductibles and cost sharing (co-pays and/or coinsurance), and limitations on benefits found in some medical insurance plans may quickly lead to high out-of-pocket costs. In addition, disability insurance will only replace a portion of your income, not all of it. Critical illness insurance benefits can help cover what other insurance products don't.</p>

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<p>How many times will the policy pay?</p>	<p>This insurance will pay a benefit multiple times, in the unfortunate event you or a dependent are diagnosed with more than one covered illness. The total amount of benefits payable for covered illnesses for each covered person under the policy is subject to a maximum, as follows:</p> <ul style="list-style-type: none"> • You – 500% of the coverage amount • Spouse – 500% of the coverage amount • Child(ren) – 300% of the coverage amount <p>If the benefits paid for a dependent reach the coverage maximum, coverage for the dependent will end. If the benefits paid for you reach the coverage maximum, coverage for you and your dependent(s) will end.</p>																				
<p>What illnesses are covered?</p>	<p>This insurance will pay a lump sum benefit if you or a dependent are diagnosed with any of the following covered illnesses while insurance is in effect, subject to any pre-existing condition limitation.</p> <table border="1" data-bbox="440 579 1541 1079"> <thead> <tr> <th data-bbox="440 579 1230 611">Covered Illness</th> <th data-bbox="1230 579 1541 611">Benefit</th> </tr> </thead> <tbody> <tr> <td colspan="2" data-bbox="440 611 1541 642">Cancer Conditions</td> </tr> <tr> <td data-bbox="440 642 1230 705">Invasive Cancer; Benign Brain Tumor</td> <td data-bbox="1230 642 1541 705">100% of coverage amount</td> </tr> <tr> <td data-bbox="440 705 1230 768">Non-Invasive Cancer</td> <td data-bbox="1230 705 1541 768">25% of coverage amount</td> </tr> <tr> <td colspan="2" data-bbox="440 768 1541 800">Vascular Conditions</td> </tr> <tr> <td data-bbox="440 800 1230 863">Heart Attack; Heart Transplant; Stroke</td> <td data-bbox="1230 800 1541 863">100% of coverage amount</td> </tr> <tr> <td data-bbox="440 863 1230 926">Coronary Artery Bypass Graft; Angioplasty/Stent; Aneurysm</td> <td data-bbox="1230 863 1541 926">25% of coverage amount</td> </tr> <tr> <td colspan="2" data-bbox="440 926 1541 957">Other Specified Conditions</td> </tr> <tr> <td data-bbox="440 957 1230 1018">Major Organ Transplant; End Stage Renal Failure; Coma; Paralysis; Loss of Vision; Loss of Hearing; Loss of Speech</td> <td data-bbox="1230 957 1541 1018">100% of coverage amount</td> </tr> <tr> <td data-bbox="440 1018 1230 1079">Bone Marrow Transplant Benefit</td> <td data-bbox="1230 1018 1541 1079">25% of coverage amount</td> </tr> </tbody> </table>	Covered Illness	Benefit	Cancer Conditions		Invasive Cancer; Benign Brain Tumor	100% of coverage amount	Non-Invasive Cancer	25% of coverage amount	Vascular Conditions		Heart Attack; Heart Transplant; Stroke	100% of coverage amount	Coronary Artery Bypass Graft; Angioplasty/Stent; Aneurysm	25% of coverage amount	Other Specified Conditions		Major Organ Transplant; End Stage Renal Failure; Coma; Paralysis; Loss of Vision; Loss of Hearing; Loss of Speech	100% of coverage amount	Bone Marrow Transplant Benefit	25% of coverage amount
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<p>Are any other benefits available?</p>	<p>The following benefits are also included with this insurance:</p> <ul style="list-style-type: none"> • Expanded Cancer Benefits – Offers a benefit if a second opinion is sought for a cancer diagnosis, and a benefit for a prosthesis/wig • Recurrence Benefit – Pays a benefit for a subsequent diagnosis of a covered illness for which a benefit has already been paid under the policy • Health Screening Benefit – Pays a benefit once each year for each covered person when one (or more) of over 25 specified health screening tests occurs 																				
<p>Can I keep this insurance if I leave my employer?</p>	<p>Yes, you can take this coverage with you. If you leave your employer, you may continue coverage for you and your dependent(s) under a group portability policy. Your spouse may also continue insurance in certain circumstances.</p>																				

Important Details

Benefit Separation Periods. If a covered person is diagnosed with a covered illness, and is subsequently diagnosed with another covered illness, the following separation periods apply between benefit payments. If the subsequent diagnosis is for:

- A different, non-related covered illness than the first diagnosis (e.g. a cancer illness then a vascular illness), then no separation period applies
- A covered illness that is related to the first (e.g. two vascular illnesses, like heart attack and stroke), then a 30 day separation period applies
- The same covered illness as the first (e.g. two heart attacks), a 12 month separation period applies

Pre-Existing Condition Limitation. We will not pay a benefit or any increase in benefits for any critical illness for a pre-existing condition, unless at the time of a positive diagnosis a covered person has been continuously insured under the policy for 12 months. Pre-existing condition, as used in this limitation, means any critical illness for which medical care is received within the 12 month period prior to the effective date of insurance for a covered person, or within the 12 month period prior to the effective date of any increase in coverage for a covered person.

Exclusions. This insurance does not provide benefits for any covered illness that results from or is caused by:

- Suicide, attempted suicide or intentionally self-inflicted injury, whether sane or insane
- War or act of war, declared or undeclared
- A covered person's participation in a felony, riot or insurrection
- A covered person's engaging in any illegal occupation
- A covered person's service in the armed forces or units auxiliary to them

All exclusions may not be applicable, or may be adjusted, as required by state regulations in the situs state of a group. Please refer to the certificate for a full listing of exclusions.

General Limitations. Benefits under the policy are not payable for any covered illness:

- Diagnosed prior to the effective date of insurance for a covered person (except for newborn children)
- Diagnosed during an applicable benefit separation period
- For which a covered person has already received a benefit payment under the policy, unless the covered illness is included in a recurrence provision
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In addition, benefits are not payable for any critical illness not included as a covered illness in your certificate.

Notices

THIS IS A LIMITED BENEFIT POLICY

This limited health benefit plan (1) does not constitute major medical coverage, and (2) does not satisfy the individual mandate of the Affordable Care Act (ACA) because the coverage does not meet the requirements of minimum essential coverage.

This benefit highlights sheet is an overview of the insurance being offered and is provided for illustrative purposes only and is not a contract. It in no way changes or affects the policy as actually issued. Only the insurance policy issued to the policyholder can fully describe all of the provisions, terms, conditions, limitations and exclusions of your insurance coverage. In the event of any difference between the benefit highlights sheet and the insurance policy, the terms of the insurance policy apply.