



Critical Illness Insurance Benefit Highlights



For Associates of: CBIZ, 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>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 active full-time associate who works at least 25 hours per week for 9 or more months in a 12 month period, on a regularly scheduled basis, and are less than age 80.</p> <p>Your spouse's (includes domestic partner) eligibility is based upon your age, and your dependent child(ren) must be under age 26.</p>
<p>When can I enroll?</p>	<p>You can enroll within 31 days of the date you have a change in family status, or within 31 days of the completion of any eligibility waiting period established by your employer.</p>
<p>How much coverage can I purchase?</p>	<p>You may enroll for \$10,000, \$20,000, or \$30,000 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) on January 1st following the date you attain age 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 \$30,000. This is called "guaranteed issue (GI)" coverage – all you have to do is elect coverage to 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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How many times will the policy pay?	<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>																				
What illnesses are covered?	<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> <tr> <th>Covered Illness</th><th>Benefit</th></tr> <tr> <td colspan="2">Cancer Conditions</td></tr> <tr> <td>Invasive Cancer; Benign Brain Tumor</td><td>100% of coverage amount</td></tr> <tr> <td>Non-Invasive Cancer</td><td>25% of coverage amount</td></tr> <tr> <td colspan="2">Vascular Conditions</td></tr> <tr> <td>Heart Attack; Heart Transplant; Stroke</td><td>100% of coverage amount</td></tr> <tr> <td>Coronary Artery Bypass Graft; Angioplasty/Stent; Aneurysm</td><td>25% of coverage amount</td></tr> <tr> <td colspan="2">Other Specified Conditions</td></tr> <tr> <td>Major Organ Transplant; End Stage Renal Failure; Coma; Paralysis; Loss of Vision; Loss of Hearing; Loss of Speech; Occupational HIV or Occupational Hepatitis B or C</td><td>100% of coverage amount</td></tr> <tr> <td>Bone Marrow Transplant</td><td>25% of coverage amount</td></tr> </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; Occupational HIV or Occupational Hepatitis B or C	100% of coverage amount	Bone Marrow Transplant	25% of coverage amount
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Are any other benefits available?	<p>The following benefits are also included with this insurance:</p> <ul style="list-style-type: none"> • 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 \$50 benefit once each year for each covered person when one (or more) of over 25 specified health screening tests occurs 																				
Can I keep this insurance if I leave my employer?	<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
- For which a covered person has already received a benefit payment under the recurrence provision

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.

