

Presidential Life Insurance

Plans for Federal Employees



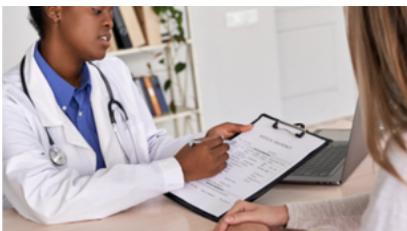
Disability



Critical Illness



Accident



Hospital Indemnity



PRESIDENTIAL LIFE
INSURANCE

Disability Insurance

Presidential Life offers short-term disability insurance that helps protect you by protecting your ability to earn an income. Short-term disability insurance is a type of insurance policy that provides financial support to individuals who are unable to work due to a temporary illness or injury.

Benefits Include:

- **Guaranteed-Issue:** During this enrollment, federal employees can get coverage up to the guaranteed-issued amount without having to answer any health questions.
- **Maternity Benefit:** Plan pays 6 weeks for non-cesarean delivery and 8 weeks for cesarean.
- Federal employees are eligible for up to 60 percent of income replacement.
- Flexible Benefits from \$300 to \$6000 per month.
- **Waiver of Premium:** payments are waived after 90 days of total disability.
- Partial Disability Benefit.
- This plan pays in addition to sick and annual leave.
- Premiums paid through convenient payroll deduction.
- Multiple plan options: Never a waiting period for off-the-job accidents.
- Members choose 7-30 day waiting periods for illness or surgery and 6-12 month benefit periods.

At least 51 million working adults in the United States lack disability insurance other than the basic coverage available through Social Security.

Only 40% of U.S. households have enough liquid savings to cover at least three months of recurring expenses, and only 28% can cover at least six months.

Each year around 5% of working Americans will experience a short-term disability (six months or less) due to illness, injury, or pregnancy.

Critical Illness Insurance

Presidential Life offers critical illness insurance to provide financial support to individuals and their families during difficult times. Critical illness insurance pays a lump sum benefit to the policyholder upon the diagnosis of a covered critical illness, such as cancer, heart attack, stroke, or major organ failure.

Guaranteed Issue:

Employee: \$30,000

Spouse: \$15,000

Benefits Include:

- Lump-sum benefits for 7 health events: Cancer, Heart Attack, Stroke, Major Organ Transplant, Kidney Failure, Bone Marrow Transplant, Sudden Cardiac Arrest, Coma, Severe Burn, Paralysis, Loss of Sight/Speech/Hearing
- Non-invasive Cancer (pays at 25%)
- Coronary Artery Bypass Surgery (pays at 25%)
- Skin Cancer Benefit
- Health Screening Benefit \$50 per covered test once per calendar year (payable for insured member and spouse; not payable for dependent children)

- Additional Diagnosis and Re-occurrence Diagnosis
- Waiver of Premium Benefit
- Heart Event Rider
- Specified Diseases Rider: Addison's Disease / Cerebrospinal Meningitis / Diphtheria Huntington's Chorea / Legionnaire's Disease / Malaria / Muscular Dystrophy / Myasthenia Gravis / Necrotizing Fasciitis / Osteomyelitis / Poliomyelitis (Polio) / Rabies / Sickle Cell Anemia / Systemic Lupus / Systemic Sclerosis (Scleroderma) / Tetanus / Tuberculosis
- Childhood Conditions Rider: Cystic Fibrosis / Cerebral Palsy / Cleft Lip or Cleft Palate Down Syndrome / Phenylalanine Hydroxylase Deficiency Disease (PKU) / Spina Bifida / Type 1 Diabetes / Autism Spectrum Disorder (ASD)

Accident Insurance

Presidential Life offers accident insurance for individuals to supplement the coverage provided by health insurance. It offers an added layer of protection, providing peace of mind and financial security in the event of a covered accidental injury.

Flexible Plan Choices:

- 24-hour coverage
- Employee, spouse, and dependent children coverage options

Guaranteed-issue:

Coverage is guaranteed-issue, which means you may qualify for coverage without answering health questions.

More Than 50 Benefits Including:

- Hospital Admission / \$1000
- Hospital Confinement / \$200 per day up to 365 days
- Ambulance \$200 / Air Ambulance \$1,000
- Emergency Room Treatment / \$200
- Hospital Intensive Care / \$400 per day for up to 30 days

\$50 Wellness Benefit (per 12-month period)

After 12 months of paid premium and while coverage is in force, we will pay this benefit for preventive testing once each 12-month period. Benefits include and are payable (for each covered person) for annual physical exams, mammograms, Pap smears, eye examinations, immunizations, flexible sigmoidoscopies, PSA tests, ultrasounds, and blood screenings.

Accidental Death Benefit

Employee: \$50,000

Spouse: \$25,000

Children: \$5,000

Fractures

Hip/Thigh \$4,000

Vertebrae (except processes) \$3,600

Pelvis \$3,200

Skull (depressed) \$3,000

Skull (simple) \$1,400

Leg \$2,400

Forearm/Hand/Wrist \$2,000

Shoulder Blade/Collar Bone \$1,600

Lower Jaw (mandible) \$1,600

Upper Arm/Upper Jaw \$1,400

Facial Bones (except teeth) \$1,200

Vertebral Processes \$800

Coccyx/Rib/Finger/Toe \$320

Dislocations

Hip \$3,000

Knee (not kneecap) \$1,950

Shoulder \$1,500

Foot/Ankle \$1,200

Hand \$1,050

Lower Jaw \$900

Wrist \$750

Elbow \$600

Finger/Toe \$240

Also: Benefits for Burns and Lacerations

Hospital Indemnity Insurance

Presidential Life offers hospital indemnity insurance to provide financial support to individuals who are hospitalized, reducing financial risk and making hospital stays far less cost prohibitive.

- Hospital Confinement Benefit (\$150 per day, up to 31 days per covered sickness/accident)
- Hospital Admission Benefit (\$1,000 per covered sickness/accident per calendar year)
- Hospital Intensive Care Benefit (\$150 per day, up to 10 days per covered sickness/accident)
- Intermediate Intensive Care Step-Down Unit (\$75 per day, up to 10 days per covered sickness/accident)
- It even provides coverage for newborn children for 60 days from the date of birth