

Chronic Illness Rider¹ with Extension of Benefits¹ – How it works

This living benefit allows access to the whole life benefits during the insured's lifetime in the event they are diagnosed with a qualifying chronic illness that requires assistance with at least two activities of daily living or requires substantial supervision due to a severe cognitive impairment.

- The Chronic Illness rider pays a monthly payment of 6.25% of the certificate face amount up to 100%.
- The Extension of Benefits rider continues monthly payments of 6.25% for an additional 100% of the certificate face amount.

Chronic Illness Rider with Extension of Benefits	
Living Care Benefit	Included for Employee & Spouse
Monthly Benefit	6.25% of Certificate Face
Maximum Benefit	200% of Certificate Face
Elimination Period	90 days
Family Care	Benefit payable if a family member is the primary caregiver. There is no requirement for paid professional ongoing care.

Restoration of Benefits Rider – How it works

This rider restores 50% of the death benefit that was reduced under the certificate after all monthly payments of the Chronic Illness rider have been paid. This rider is included for Employee & Spouse.

Waiver of Premium Rider – How it Works

This rider will waive you premiums for your policy after the primary insured has been totally disabled for a period of 6 months. This rider is included for Employees age 18-65 only.

Terminal Illness Rider¹ – How it Works

This living benefit will pay a lump sum amount of 50% of the certificate face amount in the event the insured is diagnosed with a terminal illness. This rider is included for Employee & Spouse.

¹ The face amount of the certificate payable at death will be reduced by an amount equal to the amount of the death benefit that has been accelerated.

Who is Able to Elect Coverage?

- Employees ages 18-70 (policy will continue after age 70 if previously enrolled)
- Spouse ages 18-65 (policy will continue after age 65 if previously enrolled)
- Child ages 15 days to age 25 (policy continues to age 26 at which point they may choose to convert to an individual policy, up to 5x the Child's coverage amount, on a guarantee issue basis)
- ELIGIBLE EMPLOYEE – an employee who: 1) is at least 18 years of Age; 2) is directly employed by the Group Policyholder for pay in the conduct of the Group Policyholder's regular business, and 3) works at least [20] hours each week at the Group Policyholder's regular place of business. Eligible Employee does not mean a temporary or leased employee.
- DEPENDENT EXCEPTION – We will postpone the Effective Date of an Eligible Dependent (Spouse or Child), other than a newborn child's, coverage if, on that date, he or she is: 1) confined to a hospital or other health care facility; 2) home confined; or 3) unable to perform two or more activities of daily living. In that case, we will postpone the Effective Date of his or her coverage until the day after the date: (a) of his or her discharge from such facility; (b) his or her home confinement ends; or (c) he or she is no longer requires assistance with two or more activities of daily living.

Plan Design

- Employee coverage up to \$100,000 in \$10,000 increments
- Spouse coverage up to \$30,000 in \$10,000 increments – up to 100% of Employee Election
- Children Flat \$10,000 – up to 100% of Employee Election
- Issue Age Rates
- Employee rate is based on their age as of the effective date
- Spouse rate is based on their age as of the effective date

Guaranteed Issue – How Much Coverage Can I Elect without Underwriting?

- Employees up to \$100,000
- Spouses up to \$30,000 – up to 100% of Employee Election
- Children up to \$10,000 – up to 100% of Employee Election

When Can an Employee or Dependent Enroll with Guarantee Issue Coverage?

- Annually at Open Enrollment
 - Employees, Spouses & Children are able to enroll and increase coverage every year at OE without UW until they reach the plan maximum.
- When they are New Hires
- Qualifying Life Events (1) birth or adoption of a child; 2) issuance of a court order requiring coverage of a child; 3) marriage; 4) divorce; or 5) death of a Covered Person.

What if I leave my Employer?

Your policy is portable with the same benefits and rates. Employees are able to keep their coverage after employment is terminated or they retire.

Monthly Premium Rates

Employee

Includes: Accelerated Death Benefit for Terminal Illness Rider, Accelerated Death Benefit for Chronic Illness Rider, Extension of Benefits Rider, Restoration of Benefits Rider, Waiver of Premium Rider

Age	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000
18-24	7.83	15.67	23.48	31.33	39.16	47.00	54.83	62.67	70.48	78.33
25-29	9.14	18.28	27.42	36.57	45.70	54.85	63.99	73.13	82.27	91.42
30-34	11.12	22.23	33.34	44.47	55.58	66.70	77.82	88.93	100.04	111.16
35-39	13.79	27.59	41.36	55.16	68.96	82.75	96.54	110.33	124.11	137.91
40-44	17.51	35.04	52.54	70.06	87.57	105.10	122.61	140.13	157.63	175.16
45-49	22.58	45.17	67.73	90.33	112.91	135.50	158.07	180.66	203.23	225.83
50-54	29.61	59.21	88.82	118.43	148.04	177.64	207.25	236.86	266.47	296.07
55-59	39.82	79.64	119.46	159.30	199.12	238.94	278.76	318.59	358.40	398.23
60-64	58.66	117.33	175.98	234.66	293.33	351.99	410.65	469.32	527.97	586.63
65-70*	76.27	152.56	228.83	305.12	381.40	457.69	533.96	610.25	686.52	762.80

* Waiver of Premium not included

Spouse

Includes: Accelerated Death Benefit for Terminal Illness Rider, Accelerated Death Benefit for Chronic Illness Rider, Extension of Benefits Rider, Restoration of Benefits Rider

Age	\$10,000	\$20,000	\$30,000
18-24	7.83	15.67	23.48
25-29	9.14	18.28	27.42
30-34	11.12	22.23	33.34
35-39	13.79	27.59	41.36
40-44	17.51	35.04	52.54
45-49	22.58	45.17	67.73
50-54	29.61	59.21	88.82
55-59	39.82	79.64	119.46
60-64	58.66	117.33	175.98
65	76.27	152.56	228.83

\$10,000 Child(ren) Term Rider

15 Days to Age 25	5.00
-------------------	------