

Companion Life Insurance Company's Voluntary Critical Illness Insurance

This is an outline of Voluntary Critical Illness Insurance Coverage underwritten by Companion Life Insurance Company.

Brident Dental Services LLC Group Number 234-25-S6433

Companion Life's Group Voluntary Critical Illness Insurance Plan pays a lump-sum cash benefit to insured employees upon the first occurrence, and some reoccurrences, of a covered critical illness. These benefit dollars may be used to help replace lost **income, travel, childcare, medical deductible and other uncovered expenses**.

First Ever Occurrence Benefit Provides a lump-sum payment when for the first time in his/her lifetime and while covered under this policy, the insured has undergone the specific procedure or been diagnosed with the specific condition included in the covered illnesses.

Reoccurrence Benefit Pays when a covered critical illness for which a benefit has already been paid reoccurs. The two occurrences must be separated by at least 12 months or, for cancer, at least 12 months treatment-free. Up to two reoccurrences of any critical illness may be payable.

Additional Occurrence Benefit Pays an additional benefit upon diagnosis of a covered condition for which benefits previously have not been paid. In the case of two different critical illnesses, the latest occurrence must be separated by at least six months (at least six months treatment free from cancer) from any prior occurrence. The Maximum Benefit Amount payable under this policy is five times the policy face amount.

CARDIOVASCULAR CONDITIONS	PERCENT OF FACE AMOUNT	CANCER CONDITIONS	PERCENT OF FACE AMOUNT
Heart Attack	100%	Invasive Cancer	100%
Stroke	100%	Cancer In-Situ	25%
Coronary Bypass Surgery	25%		

ADDITIONAL CONDITIONS	PERCENT OF FACE AMOUNT	ADDITIONAL CONDITIONS	PERCENT OF FACE AMOUNT
Major Organ Transplant	100%	Paralysis	100%
End-Stage Renal Failure	100%	Accidental Loss of Speech	100%
Blindness	100%	Coma	100%
Deafness	100%		

Benefit Reductions Benefits reduce 25% at age 60 and 50% at age 65. Benefits terminate at retirement. Benefits are based on each insured's own age.

Portability Employees who leave their current employer have the opportunity to continue their coverage for as long as the employer's group policy remains in force.

Rate Guarantee Two years.

No health questions required.

This Benefits Highlights document explains the general purpose of the insurance described, but in no way changes or affects the policy as actually issued. In the event of a discrepancy between this document and the policy, the terms of the policy apply. Benefits are subject to state availability. Policy terms and conditions vary by state. Complete details are in the Certificate of Insurance issued to each insured individual and the Master Policy as issued to the policyholder.

These benefits are effective January 1, 2025.



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These benefits are provided by Policy Form No. CL-CI-1000-P-TX

CRITICAL ILLNESS INSURANCE

Critical Illness Insurance

Limitations and Exclusions

1. suicide, or any attempt thereat, while sane or insane;
2. any intentionally self-inflicted Injury or Sickness;
3. serving in the armed forces or any auxiliary unit of the armed forces;
4. participation in the commission or attempted commission of a felony;
5. participation in a riot or insurrection;
6. treatment of alcoholism, drug addiction or complications thereof;
7. any Injury that occurs while an Insured Person has been determined to be intoxicated:
 - a) by judicial or administrative judgment or order;
 - b) by evidence of an alcohol concentration in the Insured Person's blood, breath, or urine which equals or exceeds the limits set by applicable motor vehicle laws; or
 - c) by other evidence demonstrating the Insured Person was under the influence of any alcohol, narcotic, barbiturate, or hallucinatory drug, unless the same was administered on the advice of a Physician and was taken according to the prescribed dosage; and
 - d) the use of such substance was a proximate cause of the Injury;
8. being intoxicated or under the influence of alcohol, drugs, or any narcotic (including overdose) unless administered on the advice of a physician and taken according to the physician's instructions. The term "intoxicated" refers to that condition as defined by law and decisions of the jurisdiction in which the accident, cause of loss, or loss occurred.
9. such covered condition was diagnosed outside the U.S., unless the Diagnosis is confirmed in the U.S.;
10. such covered condition or surgical procedure was performed outside the U.S., unless on a U.S. military base or facility; or within another U.S. military or government building or facility; or
11. an Insured Individual's date of birth or age was misstated on the application and at the correct date of birth or age the Policy would not have become effective or would have terminated.

Critical Illness Insurance

Benefits

If a covered condition First Occurs while an Insured Individual is insured under this Certificate, and We receive a diagnosis by a Physician for a covered Critical Illness, the Benefit Amount will be paid. All benefits will be paid in a lump-sum to the Insured but will not exceed the Maximum Benefit Amount. This Certificate will terminate upon payment of the Maximum Benefit Amount.

Multiple Payment Benefit

More than one covered Critical Illness may be payable. If two different Critical Illnesses are diagnosed, the latest Date of Diagnosis must be separated by at least 6 months (or for Cancer at least 6 months Treatment Free) from any prior Date of Diagnosis for which a benefit has already been paid in order for the new occurrence to be eligible for payment. If more than one Critical Illness is diagnosed at the same time, only one benefit will be payable. That benefit shall be based on the larger Benefit Amount of those diagnosed.

Reoccurrence Diagnosis Benefit

Once benefits have been paid for a Critical Illness, benefits are payable for that same Critical Illness up to two times per Insured Individual per lifetime when:

- 1) the Insured Individual has been Treatment-Free for a period of at least 12 consecutive months between a Date of Diagnosis and a subsequent Date of Diagnosis of the same Critical Illness; and
- 2) the subsequent Date of Diagnosis of the same Critical Illness occurs while coverage under this Certificate is in force.

If a subsequent diagnosis is for a Diagnosis of Cancer, the Insured Individual must also be:

- 1) Treatment-Free from Cancer for at least 12 months before the subsequent Date of Diagnosis; and
- 2) in complete remission prior to the date of subsequent Diagnosis as evidenced by the absence of all clinical, radiological, biological and biochemical proof of the presence of Cancer.