

# Critical illness

Presented to: M CORP DBA 11:59

Effective date: January 1, 2025

## NON CALIFORNIA MEMBERS and CALIFORNIA MEMBERS

Features	Benefit	Details
Employee increments	\$5,000	Benefits available in \$5,000 increments
Employee minimum	\$5,000	
Employee maximum	\$30,000	Eligible employees include all active, full-time employees living in the United States (except part-time, seasonal, temporary or contract employees). Employees must be enrolled before coverage can be offered to their dependents.
Employee guarantee issue	\$30,000	Benefits over this amount may require health information.
Spouse benefit	50% of the employee benefit	
Spouse increments	\$2,500	Benefits available in \$2,500 increments
Spouse minimum	\$2,500	
Spouse maximum	\$15,000	Eligible dependents include the employee's spouse. Additional eligibility requirements may apply.
Spouse guarantee issue	\$15,000	Benefits over this amount may require health information.
Child(ren) benefit	Automatically covered for 25% of employee benefit	Eligible dependents include the employee's child(ren) under age 26. Additional eligibility requirements may apply.
Preexisting conditions	6/12	
Health screening benefit	\$50	Employees and their covered dependents who have a covered screening test performed may each be eligible for a benefit once per calendar year.
Portability	To age 70	If employees cease to meet the definition of an employee, they may be eligible to continue insurance for themselves and their covered dependents.  To continue insurance, the employee must have been insured for 12 consecutive months, be less than age 70 and not incurred a critical illness.  Ported insurance will terminate on May 1 following the employee's 70th birthday.
Contribution type	Voluntary	

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Covered illnesses / benefits		
	% of benefit for first occurrence	% of benefit for additional occurrences
Alzheimer's disease	100%	0%
Amyotrophic lateral sclerosis	100%	0%
Benign brain tumor	100%	0%
Carcinoma in situ	25%	25%
Coma	100%	0%
Coronary artery disease	25%	25%
Heart attack	100%	100%
Invasive cancer	100%	100%
Loss of hearing	100%	0%
Loss of sight	100%	0%
Loss of speech	100%	0%
Major organ failure	100%	100%
Multiple sclerosis	100%	0%
Paralysis	100%	0%
Parkinson's disease	100%	0%
Specified skin cancer	\$250	\$0
Stroke	100%	100%
Infectious disease (requiring hospitalization) benefit		
COVID-19	25%	25%
Diphtheria	25%	25%
Encephalitis	25%	25%
Legionnaire's disease	25%	25%
Lyme disease	25%	25%
Malaria	25%	25%
Meningitis	25%	25%

Insurance issued by Principal Life Insurance Company, 711 High Street, Des Moines, IA 50392.

Proposal IDs: 07292420672v6 and 07292410672v6

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<b>Methicillin-resistant staphylococcus aureus (MRSA)</b>	25%	25%
<b>Necrotizing fasciitis</b>	25%	25%
<b>Osteomyelitis</b>	25%	25%
<b>Poliomyelitis</b>	25%	25%
<b>Rabies</b>	25%	25%
<b>Sepsis</b>	25%	25%
<b>Tetanus</b>	25%	25%
<b>Tuberculosis</b>	25%	25%
<b>Childhood conditions</b>		
<b>Cerebral palsy</b>	100%	0%
<b>Cleft lip / palate</b>	100%	0%
<b>Cystic fibrosis</b>	100%	0%
<b>Down syndrome</b>	100%	0%
<b>Muscular dystrophy</b>	100%	0%
<b>Spina bifida</b>	100%	0%

To qualify for a benefit under this policy, the definition of the incurred specified disease must be satisfied.

For diseases covered under the infectious disease benefit, the insured must be confined to a hospital for at least 3 days.

<b>Additional benefits</b>	
<b>Wellness</b>	Employees and their covered dependents who have a covered screening test performed may be eligible for a \$50 benefit once per calendar year.
<b>Portability</b>	If employees cease to meet the definition of an employee, they may be eligible to continue insurance, for themselves and their covered dependents, without submitting proof of good health.  To continue insurance, the employee must have been insured for 12 consecutive months, be less than age 70 and not incurred a critical illness.  Ported insurance will terminate on May 1 following the employee's 70th birthday.

<b>Highlights</b>	
<b>Participation</b>	10% or 5 lives, whichever is greater

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<b>Eligibility</b>	<p><b>Employee:</b> Eligible employees include all active, full-time employees living in the United States (except part-time, seasonal, temporary or contract employees) who work at least 30 hours per week. Employees must be enrolled with coverage before it can be offered to their dependents.</p> <p><b>Dependent:</b> Eligible dependents include the employee's spouse and children. Additional eligibility requirements may apply.</p>
<b>Preexisting conditions</b>	6 months prior / 12 months insured
<b>Limitations and exclusions</b>	<p><b>CRITICAL ILLNESS INSURANCE PROVIDES LIMITED BENEFITS.</b></p> <p><b>Limitations</b> Benefits will not be paid for a critical illness caused by, contributed to, or resulting from willful self-injury or self-destruction, while sane or insane; or war or act of war; or voluntary participation in a felony; or duty as a member of a military organization; or conditions diagnosed outside of the United States unless the diagnosis can be confirmed by a licensed physician in the United States; or any loss sustained or contracted in consequence of the covered person being intoxicated or under the influence of any controlled substance unless administered on the advice of a physician; or a preexisting condition.</p> <p><b>Exclusions</b> No benefits will be paid for any critical illness incurred while residing outside the United States for more than six months; or incurred while incarcerated in any type of penal or detention facility; or for which proof is submitted by a physician who is part of the member's or dependent's immediate family.</p> <p><b>Preexisting conditions</b> A preexisting condition is any sickness or injury, including all related conditions and complications, or a pregnancy, for which a member or dependent received medical treatment, consultation, care, or services; or was prescribed or took prescription medications; in the six month period before the member or dependent became insured under the group policy.</p> <p>No benefits will be paid for a critical illness that results from a preexisting condition unless, on the date the member or dependent incurs the critical illness, the member has been actively at work for one full day for the member's critical illness or the dependent has been insured for one full day for a dependent's critical illness, after completing 12 consecutive months during which the member or dependent was insured under the group policy.</p>