



# Voluntary Critical Illness Insurance

FOR EMPLOYEES OF GARAGE DOOR REPAIR COMPANY LLC

## ELIGIBILITY - ALL ELIGIBLE EMPLOYEES

<b>Eligibility Requirement</b>	You must be actively working a minimum of 30 hours per week to be eligible for coverage.	
<b>Dependent Eligibility Requirement</b>	To be eligible for coverage, your dependents must be able to perform normal activities, and not be confined (at home, in a hospital, or in any other care facility), and any child(ren) must be under age 26. In order for your spouse and/or children to be eligible for coverage, you must elect coverage for yourself.	
<b>Premium Payment</b>	The premiums for this insurance are paid in full by you. Child insurance is automatic. A separate premium is not required.	
<b>Critical Illness Benefits</b>	<b>Initial Benefit</b>	<b>Reoccurrence Benefit</b>
<b>Autoimmune Disorder</b>		
Inflammatory Bowel Disease	25% of the Principal Sum	None
<b>Cancer &amp; Benign Tumor Diagnoses</b>		
Benign Brain Tumor or Benign Spinal Cord (Intradural) Tumor	100% of the Principal Sum	100% of the Initial Benefit amount
Bone Marrow/Stem Cell Recipient	100% of the Principal Sum	100% of the Initial Benefit amount
Cancer (Invasive)	100% of the Principal Sum	100% of the Initial Benefit amount
Carcinoma in Situ (Non-Invasive Cancer)	25% of the Principal Sum	100% of the Initial Benefit amount
Skin Cancer	\$500	\$500, limited to 1 reoccurrence per Calendar Year and limited to a total of 5 reoccurrences while insured under the Policy
<b>Vascular &amp; Pulmonary Conditions</b>		
Acute Respiratory Distress Syndrome (ARDS)	25% of the Principal Sum	100% of the Initial Benefit amount
Coronary Artery Disease (Major)	50% of the Principal Sum	100% of the Initial Benefit amount
Coronary Artery Disease (Minor)	25% of the Principal Sum	100% of the Initial Benefit amount
Heart Attack (Myocardial Infarction)	100% of the Principal Sum	100% of the Initial Benefit amount
Sudden Cardiac Arrest	100% of the Principal Sum	None
<b>Neurological Movement Disorders</b>		
Alzheimer's Disease	100% of the Principal Sum	None
Amyotrophic Lateral Sclerosis (ALS)	100% of the Principal Sum	None
Dementia	100% of the Principal Sum	None
Multiple Sclerosis (MS)	100% of the Principal Sum	None
Parkinson's Disease	100% of the Principal Sum	None
<b>Neurological Brain &amp; Skull Conditions</b>		
Bone Flap/Skull Defect	100% of the Principal Sum	100% of the Initial Benefit amount
Stroke	100% of the Principal Sum	100% of the Initial Benefit amount

Transient Ischemic Attack (TIA) or Reversible Ischemic Neurologic Deficit (RIND)	10% of the Principal Sum	100% of the Initial Benefit amount
<b>Organ Conditions</b>		
Major Organ Failure	100% of the Principal Sum	100% of the Initial Benefit amount
End Stage Renal Failure	100% of the Principal Sum	None
<b>Additional Benefits</b>		<b>Benefit Amount</b>
Health Screening Benefit (1 time per insured per calendar year; up to 6 per family per calendar year)		\$100

<b>COVERAGE GUIDELINES<sup>1</sup></b>			
	<b>Minimum</b>	<b>Maximum</b>	<b>Guarantee Issue<sup>2</sup></b>
<b>For You</b> Elect in \$5,000 increments	\$5,000	\$30,000	\$30,000
<b>Spouse</b> Elect in \$5,000 increments	\$5,000	100% of employee's Principal Sum, up to \$30,000	\$30,000
<b>Child</b> *benefit for each child	50% of employee's Principal Sum, up to \$15,000		All child amounts are guaranteed.
<b>POLICY PROVISIONS</b>			
<b>Policy Benefit Maximum</b>	The maximum payout amount is 1000% of the critical illness Principal Sum amount for each insured person. If the policy benefit maximum is reached for an insured person, the coverage will terminate. Dependents will remain insured if you continue to satisfy the eligibility requirements of the policy.		
<b>Initial Benefit</b>	Critical Illness benefits are payable if an Insured Person is Diagnosed with a covered Critical Illness.		
<b>Subsequent Benefit</b>	Once an Initial Benefit has been paid for a Critical Illness for an Insured Person, benefits remain payable under the Policy for any other Critical Illness for that Insured Person after 30 days from the date diagnosed with the prior Critical Illness.		
<b>Reoccurrence Benefit</b>	Once an Initial Benefit has been paid for a Critical Illness for an Insured Person, a Reoccurrence benefit is payable for a reoccurrence of the same diagnosis if the Insured Person is treatment free from the prior diagnosis for at least 90 days.		
<b>Annual Open Enrollment</b>	An open enrollment is available for a period of up to 90 days each policy year. During this time, you may elect critical illness insurance for the first time or request increased insurance up to the Guarantee Issue amount for yourself and any dependents without providing health information.		
<b>Portability</b>	When insurance ends, you have the right to continue group critical illness insurance for yourself and your dependents.		
<b>CONDITIONS &amp; LIMITATIONS</b>			
<b>Benefit Waiting Period</b>	There is no benefit waiting period.		

<b>SERVICES</b>	
<b>Hearing Discount Program</b>	The Hearing Discount Program provides you and your family discounted hearing products, including hearing aids and batteries. Call 1-888-534-1747 or visit <a href="http://www.amplifonusa.com/mutualofomaha">www.amplifonusa.com/mutualofomaha</a> to learn more.
<b>Advocacy</b>	Advocacy services give an employee who has been diagnosed with a medical condition access to skilled clinicians and nurses for personalized, problem-solving assistance in a one-on-one setting. Call 1-866-372-5577 Monday – Friday 7 A.M. to 7 P.M. CST or email <a href="mailto:customerserve@personifyhealth.com">customerserve@personifyhealth.com</a> for assistance.

<sup>1</sup>The amount of insurance for your dependent children will be rounded to the next higher multiple of \$1,000, if not already an even multiple of \$1,000.

<sup>2</sup>Guarantee Issue is available to new hires. Amounts over the Guarantee Issue will require a health application/evidence of insurability. For late entrants, all amounts will require a health application/evidence of insurability. Amounts over the Guarantee Issue and/or not meeting minimum participation levels will require a health application/evidence of insurability.