

Critical Illness \$10,000 Plan

With Skin Cancer Benefit

Critical Illness coverage provides the added layer of security you want and need when illness occurs— a lump-sum cash benefit to help pay for unexpected costs. You decide how to use the benefits : Help pay for out-of-pocket medical costs, prescriptions, hospital bills, X-rays, daily expenses, rent, food, or transportation.

Key features:

- Cash benefit is paid directly to you in a lump-sum, tax-free payment.
- Health screenings, such as a lipid panel or fasting glucose test.
- You can take your coverage with you even if you leave your employer.¹
- Benefits for covered spouse are 50% and children are 50% of the amount shown below, except for Health Screening and Skin Cancer

Cancer Benefits

Benefit	Amount
Invasive Cancer	\$10,000
Non-Invasive Cancer	\$5,000
Benign Brain Tumor	\$10,000

Vascular Benefits

Benefit	Amount
Heart Transplant	\$10,000
Heart Attack (Myocardial Infarction)	\$10,000
Stroke	\$10,000
Coronary Artery By-Pass Surgery	\$5,000

Neurological Benefits

Benefit	Amount
Advanced Parkinson's Disease	\$2,500
Advanced Alzheimer's Disease	\$2,500
Amyotrophic Lateral Sclerosis	\$10,000
Advanced Multiple Sclerosis	\$2,500

Other Specified Illness Benefits

Benefit	Amount
Coma	\$10,000
Paralysis	\$10,000
Major Organ Transplant	\$10,000
End Stage Renal Disease	\$10,000
Loss of Hearing	\$10,000
Loss of Speech	\$10,000
Loss of Vision	\$10,000
Occupational HIV or Hepatitis B,C	\$10,000

Recurrence Benefits

Benefit	Amount
Recurrence Waiting Period	6 months
Invasive Cancer	100% of Previously Covered Benefit
Benign Brain Tumor	100% of Previously Covered Benefit
Heart Transplant	100% of Previously Covered Benefit
Heart Attack (Myocardial Infarction)	100% of Previously Covered Benefit
Stroke	100% of Previously Covered Benefit
Coma	100% of Previously Covered Benefit
Major Organ Transplant	100% of Previously Covered Benefit

Childhood Conditions

Benefit	Amount
Cystic Fibrosis	\$10,000
Muscular Dystrophy	\$2,500
Cerebral Palsy	\$10,000
Spina Bifida	\$10,000
Congenital Heart Disease	\$10,000

Other key features

Benefit	Amount
Health Screening (per covered person, per calendar year)	\$50
Skin Cancer benefit, per member, once per lifetime	\$500
Additional occurrence of multiple conditions	Covered with 30 day separation period If both conditions are Vascular or both are Cancer. Otherwise, covered with no separation period.
Pre-Existing Conditions Limitation	None
Lifetime Benefit Maximum - Employee	\$250,000
Lifetime Benefit Maximum - Spouse	\$125,000
Lifetime Benefit Maximum - Children	\$125,000

How to file claims

You can file claims online at <https://supplemental-health.anthem.com> or you can complete the claim form and file it by mail or fax. Contact us with any questions, please call (888) 828-2432.

Monthly Cost³

Non-Tobacco Rates

Employee Age	Employee	Employee + Spouse	Employee + Dependent Child(ren)	Employee + Family
18-24	\$1.79	\$3.30	\$1.79	\$3.30
25-29	\$2.38	\$4.18	\$2.38	\$4.18
30-34	\$3.22	\$5.43	\$3.22	\$5.43
35-39	\$4.28	\$7.03	\$4.28	\$7.03
40-44	\$5.81	\$9.32	\$5.81	\$9.32
45-49	\$7.51	\$11.87	\$7.51	\$11.87
50-54	\$10.52	\$16.39	\$10.52	\$16.39
55-59	\$14.42	\$22.26	\$14.42	\$22.26
60-64	\$20.73	\$31.74	\$20.73	\$31.74
65-69	\$28.47	\$43.36	\$28.47	\$43.36
70-74	\$40.78	\$61.85	\$40.78	\$61.85
75-79	\$40.78	\$61.85	\$40.78	\$61.85
80-84	\$40.78	\$61.85	\$40.78	\$61.85

Monthly Cost³

Tobacco Rates

Employee Age	Employee	Employee + Spouse	Employee + Dependent Child(ren)	Employee + Family
18-24	\$1.96	\$3.56	\$1.96	\$3.56
25-29	\$2.80	\$4.82	\$2.80	\$4.82
30-34	\$4.07	\$6.71	\$4.07	\$6.71
35-39	\$5.89	\$9.44	\$5.89	\$9.44
40-44	\$8.70	\$13.67	\$8.70	\$13.67
45-49	\$12.16	\$18.87	\$12.16	\$18.87
50-54	\$18.17	\$27.91	\$18.17	\$27.91
55-59	\$26.66	\$40.67	\$26.66	\$40.67
60-64	\$40.46	\$61.41	\$40.46	\$61.41
65-69	\$58.04	\$87.82	\$58.04	\$87.82
70-74	\$78.56	\$118.67	\$78.56	\$118.67
75-79	\$78.56	\$118.67	\$78.56	\$118.67
80-84	\$78.56	\$118.67	\$78.56	\$118.67

Annual age redetermination on anniversary is calculated using date of birth on or before anniversary date.

Exclusions

A benefit is not payable for any covered illness that results from or is caused by:

- Suicide, attempted suicide or intentionally self-inflicted injury, whether sane or insane
- War or act of war, declared or undeclared
- A covered person's participation in a felony, riot or insurrection
- A covered person's engaging in any illegal occupation
- A covered person's service in the armed forces or units auxiliary to them

All exclusions may not be applicable, or may be adjusted, as required by state regulations in the situs state of a group.

General Limitations

Benefits under the policy are not payable for any covered illness:

- Diagnosed prior to the effective date of insurance for a covered person (except for newborn children)
- Diagnosed during an applicable Benefit Separation Period
- For which a covered person has already received a benefit payment under the policy, unless the covered illness is included in a Recurrence provision
- For which a covered person has already received a benefit payment under the Recurrence provision

In addition, benefits are not payable for any critical illness not included as a covered illness in a covered person's certificate.

THIS POLICY PROVIDES LIMITED BENEFITS FOR SPECIFIED DISEASES ONLY.

This limited benefit plan (1) does not constitute major medical coverage, and (2) does not satisfy the individual mandate of the Affordable Care Act (ACA) because the coverage does not meet the requirements of minimum essential coverage.

In New York: This policy provides limited benefits health insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

¹ Insured will only be able to continue coverage while the policy is in-force with the policyholder and the insured must pay premium if electing to continue coverage after leaving employer.

² Covered accidents or illness must occur after the effective date of coverage.

³ Actual deductions may vary slightly due to rounding and payroll frequency.

Group Critical Illness benefits provided by policy form SCI B XX18 P or state equivalent.

This is not a contract; it is a partial listing of benefits and services. All covered service are subject to the conditions, limitations, exclusions, terms and provisions of your policy. In the event of a discrepancy between the information in this summary and the policy, your policy will prevail. If you have any questions, please contact your Human Resources/Benefits manager. If you have any questions, please contact your Human Resources/Benefits manager.

Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. In Connecticut: Anthem Health Plans, Inc. In Georgia: Blue Cross and Blue Shield Healthcare Plan of Georgia, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., dba HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. Anthem Health Plans of New Hampshire, Inc. HMO plans are administered by Anthem Health Plans of New Hampshire, Inc. and underwritten by Matthew Thornton Health Plan, Inc. In Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield in Virginia, and its service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWI), underwrites or administers PPO and indemnity policies and underwrites the out of network benefits in POS policies offered by CompCare Health Services Insurance Corporation (CompCare) or Wisconsin Collaborative Insurance Company (WCIC). CompCare underwrites or administers HMO or POS policies; WCIC underwrites or administers Well Priority HMO or POS policies. Independent licensees of the Blue Cross and Blue Shield Association. ANTHEM is a registered trademark of Anthem Insurance Companies, Inc.

8/2022

Henkel_of_America_Inc_010126_042425112826_VSH