



## Group Benefit Program Summary for Brightpoint

### Voluntary Group Critical Illness Insurance

Group Critical Illness insurance provides you with the extra money you need to help cover the increased expenses, medical or otherwise, you face when you suffer a critical illness. The proceeds from your approved claim may be used however you wish.

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| Eligibility  | All Active Full-Time Employees  |
| Benefit Amount:<br>Employee                            | Amounts from \$15,000, \$20,000, or \$30,000  |
| Guarantee Issue Amount - Employee                      | \$30,000  |
| Benefit Amount:<br>Spouse (Includes Domestic Partners) | Amounts from \$7,500, \$10,000, or \$15,000 not to exceed 50% of the Employee's amount  |
| Guarantee Issue Amount - Spouse                        | \$15,000  |
| Benefit Amount: Child(ren)                             | Amounts from \$7,500, \$10,000, or \$15,000 not to exceed 50% of the Employee's amount  |
| Guarantee Issue Amount – Child(ren)                    | We do not require EOI for Dependent Child(ren) coverage.  |
| Coverage Maximum                                       | Triple Protection: Up to 3 times the selected benefit amount  |
| Waiting Period   | None  |
| Pre-existing Conditions                                | None  |
| Diagnosis Qualification                                | First after effective date  |
| Recurrence Benefit                                     | 100% of the following covered conditions: Invasive Cancer, Heart Attack, Stroke, Benign Brain Tumor and Coma. 180 Days for the Separation Period.   |
| Age Reduction Schedule                                 | None. Benefits Terminate at Retirement.   |
| Separation Period                                      | 180 Days  |
| Portability  | Benefits are portable to age 65. Spouse and dependents may port their coverage only if the employee is also ported. You must be covered under the plan for 12 months and under age 60 to be eligible for Portability. |
| Wellness Benefit                                       | \$50 dollars per calendar year for Employee, covered Spouse, and covered Child  |

This piece is for illustrative purposes only. The disability and life insurance policies referenced may not be available in all states. All policies are subject to issue limitations, exclusions and other coverage conditions, which may include a waiting period for pre-existing conditions. Only the policy can provide the actual terms of coverage.

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**COVERED CONDITIONS**

|                                     |      |                                  |      |
|-------------------------------------|------|----------------------------------|------|
| Invasive Cancer                     | 100% | Carcinoma In Situ                | 25%  |
| Heart Attack                        | 100% | Major Heart Surgery              | 25%  |
| Stroke                              | 100% | End Stage Renal Failure          | 100% |
| Major Organ Transplant              | 100% | Paralysis                        | 100% |
| Major Burns                         | 100% | Benign Brain Tumor               | 100% |
| Coma-Brain Injury                   | 100% | Loss of Sight, Speech or Hearing | 100% |
| Advanced Alzheimer's Disease        | 100% | Severe Covid-19 Infection        | 100% |
| Advanced Multiple Sclerosis         | 100% | Advanced Parkinson's Disease     | 100% |
| Amyotrophic Lateral Sclerosis (ALS) | 100% | Skin Cancer                      | 10%  |

**CHILD COVERED CONDITIONS**

|                 |                  |                        |                  |
|-----------------|------------------|------------------------|------------------|
| Cerebral Palsy  | 100% of lump sum | Cleft Lip/Cleft Palate | 100% of lump sum |
| Cystic Fibrosis | 100% of lump sum | Down's Syndrome        | 100% of lump sum |
| Spina Bifida    | 100% of lump sum |                        |                  |

**Critical Illness Limitations and Exclusions**

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| Critical Illness benefits are not payable for a loss which is caused by a suicide or attempted suicide.  |
| Covered Conditions must be separated by the period indicated in the Plan Design Summary to be eligible for benefits.   |
| An insured cannot receive Critical Illness benefits for the same covered condition more than once, unless the Recurrence Benefit is selected.  |
| Employees may not be insured as both an employee and a spouse/dependent. If both parents are employees, only one may elect the Critical Illness plan on dependent children.  |
| If an Illness or Injury cause more than one Covered Condition to occur, benefits are payable under the Covered Condition with the greatest benefit level percentage and would be payable once.   |
| Critical Illness benefits are not payable for a Covered Condition if it results from: (a) the misuse of alcohol or taking of drugs (other than under the direction of a Physician, who is neither the Employee, the Employee's family, or the Employee's business associate); (b) Injury received during active participation in a riot, strike or civil commotion, or any act incidental thereto; or (c) participation or attempt to participate in any illegal activity. |

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