

Voluntary Worksite Critical Illness Insurance

Critical Illness Insurance policies issued by Shenandoah Life Insurance Company

Product Description[†]

Voluntary Critical Illness Insurance is a group plan that includes coverage for heart attack, stroke, cancer, and other named covered critical illnesses diagnosed while the coverage is in force.

PREMIUM CLASSES	<ul style="list-style-type: none"> Premium rates vary by issue age, coverage type, and benefits selected. There are both tobacco/non-tobacco rates and uni-tobacco rates available. Coverage type includes (1) Individual, (2) Spouse, and (3) Dependent Children. Premiums may change based upon experience. 												
BENEFIT AMOUNTS*	<table> <tr> <td>Initial Critical Illness Benefit</td> <td>Up to \$100,000 per critical illness (\$50,000 max cancer)</td> </tr> <tr> <td>Optional Riders:</td> <td></td> </tr> <tr> <td>• Additional Benefits Rider</td> <td>Varies</td> </tr> <tr> <td>• Annual Health Screening Tests Benefit Rider</td> <td>Up to \$125 per year</td> </tr> <tr> <td>• Hospital Intensive Care Unit Benefit Rider</td> <td>Up to \$1,000 per day</td> </tr> <tr> <td>• Specified Disease Benefit Rider</td> <td>Up to \$3,000 per year</td> </tr> </table>	Initial Critical Illness Benefit	Up to \$100,000 per critical illness (\$50,000 max cancer)	Optional Riders:		• Additional Benefits Rider	Varies	• Annual Health Screening Tests Benefit Rider	Up to \$125 per year	• Hospital Intensive Care Unit Benefit Rider	Up to \$1,000 per day	• Specified Disease Benefit Rider	Up to \$3,000 per year
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RECURRENCE BENEFIT	This provides an additional benefit of up to 100% of the initial benefit for the same condition if a covered participant is treatment-free for at least 180 days. Exceptions apply.												
PORTABILITY	Yes. Employees can take the coverage with them if employment status changes.												
ELIGIBILITY**	<ul style="list-style-type: none"> Employee issue ages 18+ Employee Actively at Work Full-time Spouse issue ages 18-70; Ineligible if employee is denied. Dependent Child issue ages 0-26; Ineligible if employee is denied. 												
PRE-EXISTING CONDITION EXCLUSION	No coverage for a critical illness diagnosed in the first 12 months if a pre-existing condition.												
ADDITIONAL PLAN INFORMATION	Spouse includes domestic partners where allowed by state.												

* Coverage is for certain illnesses specified in the policy. An initial critical illness benefit will not be paid for two critical illnesses diagnosed on the same day or an additional critical illness diagnosed during the benefit suspension period (180 days?). Maximum benefit amounts shown are for employee coverage. Spouse and Dependent Child maximum benefit amounts may be less.

** Eligibility requirement might vary from employer to employer.

[†]This is a Limited Benefit Group Policy and is not a substitute for major medical coverage. Like most group policies, the policies are subject to certain exclusions, reductions, limitations, and terms for keeping them in force. Benefits, benefit amounts, and premiums depend on the plan selected. A more detailed description of applicable benefits, limitations, and exclusions can be found in the plan disclosure materials available at time of enrollment.

Product issued by Shenandoah Life Insurance Company (Policy/Certificate Form # L-1062P and L-1062C; Rider Form #'s R-2077 through R-2080), a member of Prosperity Life Group. Not available in all states; features may vary by state. All guarantees are subject to the financial strength and claims-paying ability of the issuing company.