

Plan Highlights

Voluntary Group Critical Illness Insurance



Wilks Brothers, LLC

COVERAGE

Voluntary critical illness insurance provides a fixed, lump-sum benefit upon diagnosis of a critical illness, which can include heart attack, stroke, paralysis and more. These benefits are paid directly to the insured and may be used for any reason, from deductibles and prescriptions to transportation and child care.

ELIGIBILITY

All Active Full-Time Employees working 30 hours or more per week, except for any person working on a temporary or seasonal basis.

Dependents: You must be insured for your Dependents to be covered.

Dependents are:

- ▶ Your legal spouse.
- ▶ Your dependent children from birth to 26 years regardless of student status.
- ▶ A person may not have coverage as both an Employee and Dependent.

BENEFIT AMOUNT

Employee: Choose from a benefit of \$5,000 to a maximum of \$50,000 in \$5,000 increments.

Spouse: Choose from a benefit of \$5,000 to a maximum of \$30,000 in \$5,000 increments, not to exceed 100% of approved employee amount.

Child(ren): 50% of approved employee amount up to a maximum of \$25,000.

GUARANTEED ISSUE

Employee: \$50,000

Spouse: \$30,000

Child(ren): \$25,000

CONTRIBUTION REQUIREMENTS

Coverage is 100% Employee Paid.

FEATURES

DIAGNOSIS ADULT	BENEFIT
Carcinoma In Situ	25%
Coma	100%
Coronary Disease	50%
Heart Attack	100%
Life Threatening Cancer	100%
Loss of Hearing	100%
Loss of Sight	100%
Loss of Speech	100%
Major Organ Failure	100%
Skin Cancer	5%
Stroke	100%
DIAGNOSIS CHILD	BENEFIT
Cerebral Palsy	100%
Cleft Lip or Palate	100%
Cystic Fibrosis	100%
Downs' Syndrome	100%
Muscular Dystrophy	100%
Spina Bifida	100%
Type 1 Diabetes	100%

- ▶ Lifetime Maximum Benefit – 100% of Insurance Amount
- ▶ Subsequent Occurrence Benefit – 100% of benefit if diagnosed 6 months or later
- ▶ Recurrence Benefit (Same Illness) – 100% of benefit if diagnosed 12 months or later
- ▶ FMLA / MSLA Continuation
- ▶ Transfer of Coverage
- ▶ Portability to employee age 70
- ▶ Wellness (Health Screening) Benefit – \$50

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This Plan Highlight is not a complete description of the insurance coverage. Insurance is provided under group policy form LRS-9537, et al. This is not a binding contract. Should there be a difference between this Plan Highlight and the contract, the contract will govern. The Certificate of Coverage will be made available to you that describes the benefits in greater detail; however a benefit will not be paid if caused or contributed by an exclusion listed in the Certificate.

Reliance Standard Life Insurance Company is licensed in all states (except New York), the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. In New York, insurance products and services are provided through First Reliance Standard Life Insurance Company, Home Office: New York, NY. Product features and availability may vary by state.