



Summary of Benefits

Voluntary Critical Illness Benefit Summary

Group ID: 00073733
Group Name: CARDONE VENTURES LLC
Waiting Period: 1st of the month following 1 day(s)

Coverage Information

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|--------------------------------|--|
| Employee Volume Amount | Lump sum increments of \$5,000 to a maximum of \$30,000 |
| Spouse Volume Amount | Up to 50% of Member's benefit in lump sum increments of \$2,500 to a maximum of \$15,000 |
| Child Volume Amount | 50% of Member's benefit to a maximum of \$15,000 |
| Member Guaranteed Issue | Ages 15-69 \$30,000 Ages 70 and up, Medical Questions are required for all amounts. Ages 70 and up |
| Spouse Guaranteed Issue | Member's Age 15-69 \$15,000 Ages 70 and up |
| Child Guaranteed Issue | All amounts are guaranteed. |

Covered Conditions

| | 1st Occurrence | 2nd Occurrence |
|---|-----------------------|-----------------------|
| Cancer and benign tumors | | |
| Bone Marrow Failure (including Stem Cells) | 100% of lump sum | 100% of lump sum |
| Benign Brain or Spinal Cord Tumor | 100% of lump sum | 0% of lump sum |
| BRCA1 or BRCA2 Mutation | 30% of lump sum | |
| Carcinoma In Situ | 30% of lump sum | 0% of lump sum |
| Invasive Cancer (including Leukemia, Multiple Myeloma) | 100% of lump sum | 100% of lump sum |
| Skin Cancer | \$250 of lump sum | |
| Heart disorders | | |
| Coronary Artery Disease (Stents, Angioplasty, Thrombectomy) | 10% of lump sum | 0% of lump sum |
| Coronary Artery Disease - requiring a bypass | 50% of lump sum | 0% of lump sum |
| Heart Attack | 100% of lump sum | 100% of lump sum |
| Heart Failure | 100% of lump sum | 100% of lump sum |
| Pacemaker | 10% of lump sum | 0% of lump sum |
| Lung and Vascular disorders | | |
| | 1st Occurrence | 2nd Occurrence |

| | | |
|---------------------------------|------------------|------------------|
| Aneurysm | 10% of lump sum | 0% of lump sum |
| Pulmonary Embolism | 30% of lump sum | 0% of lump sum |
| Stroke - moderate | 50% of lump sum | 50% of lump sum |
| Stroke - severe | 100% of lump sum | 100% of lump sum |
| Transient Ischemic Attack (TIA) | 10% of lump sum | 0% of lump sum |

Additional disorders

1st Occurrence

2nd Occurrence

| | | |
|--|------------------|------------------|
| Kidney Failure | 100% of lump sum | 100% of lump sum |
| Major Organ Failure (Liver, Pancreas, Lungs) | 100% of lump sum | 100% of lump sum |
| Addison's disease | 30% of lump sum | |
| Coma | 100% of lump sum | |
| Loss of Hearing | 100% of lump sum | |
| Loss of Sight | 100% of lump sum | |
| Loss of Speech | 100% of lump sum | |
| Permanent Paralysis | 100% of lump sum | |
| Severe Burns | 100% of lump sum | |

Neurological disorders

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|--|------------------|
| Alzheimer's disease - early Stage | 50% of lump sum |
| Alzheimer's disease - advanced Stage | 100% of lump sum |
| ALS (Lou Gehrig's) | 100% of lump sum |
| Dementia - other causes | 100% of lump sum |
| Huntington's disease | 30% of lump sum |
| Multiple Sclerosis (MS) - early Stage | 50% of lump sum |
| Multiple Sclerosis (MS) - advanced Stage | 100% of lump sum |
| Myasthenia Gravis | 30% of lump sum |
| Parkinson's disease - early Stage | 50% of lump sum |
| Parkinson's disease - advanced Stage | 100% of lump sum |

Chronic disorders

| | |
|--------------------|-----------------|
| Crohn's disease | 30% of lump sum |
| Epilepsy | 10% of lump sum |
| Lupus | 30% of lump sum |
| Ulcerative Colitis | 30% of lump sum |

Childhood illnesses and disorders

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|---|------------------|
| Autism Spectrum Disorder | 100% of lump sum |
| Cerebral Palsy | 100% of lump sum |
| Cleft Lip or Cleft Palate | 100% of lump sum |
| Clubfoot | 100% of lump sum |
| Congenital Heart Defect | 100% of lump sum |
| Cystic Fibrosis | 100% of lump sum |
| Diabetes - Type 1 | 100% of lump sum |
| Down Syndrome | 100% of lump sum |
| Hemophilia | 100% of lump sum |
| Multisystem Inflammatory Syndrome (MIS) | 100% of lump sum |
| Muscular Dystrophy | 100% of lump sum |
| Spina Bifida | 100% of lump sum |

Rider/Additional Benefits

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| Waiver of Premium | Included |
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Plan Information

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| When is my policy effective? | Coverage is effective after you satisfy any waiting period required by your employer. Coverage will not begin until Guardian has approved any amount subject to medical underwriting. |
| Do I have to answer medical questions as part of purchasing insurance? | If you decide to purchase more than the amount guaranteed by Guardian or enroll outside the annual open enrollment period, you must answer some medical questions to help us assess your insurability. |
| Can I take the policy with me if I leave the company? | You can port this coverage to a group conversion trust. |

Critical Illness and General Exclusions

The policy has exclusions and limitations that may impact the eligibility for or entitlement to benefits under each covered condition. There are limitations & special requirements for each condition. See the certificate of coverage or contact your sales representative for full details.

This policy will not pay for a diagnosis of a listed Critical Illness that is made before the covered person's Critical Illness effective date with Guardian.

Benefits for the second occurrence (recurrence) of that same illness will be available only if the illness occurs again after a period of at least 6 months in a row during which: 1) This coverage was in place without interruption; 2) No symptoms were exhibited; 3) No care or treatment was received for the illness. For the purposes of this limitation, care or treatment doesn't include preventive medications taken in the absence of disease. Care or treatment also doesn't include any routine, regularly scheduled follow-up visits with a physician.

First & second occurrence refers to the first & second time an insured experiences or is diagnosed with a covered Critical Illness while covered under Guardian Critical Illness insurance.

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We do not pay for a third or later occurrence of a Critical Illness.

A pre-existing condition includes any condition for which an employee, in the specified period of time prior to coverage in this plan, consults with a physician, receives treatment, or takes prescribed drugs. In TX & VA no benefit will be paid until the earlier of a specified amount of treatment free time or after the insured is covered for a certain number of months. Please refer to the plan documents for specific time periods. State variations may apply.

If the plan is new (not transferred): During the exclusion period, this Critical Illness plan does not pay charges relating to a pre-existing condition. If this plan is transferred from another insurance carrier, the time an insured is covered under that plan will count toward satisfying Guardian's pre-existing condition limitation period. Please refer to the plan details for specific time periods. State variations may apply.

We do not pay benefits for charges relating to a covered person: taking part in any war or act of war (including service in the armed forces), committing a felony or taking part in any riot or other civil disorder or intentionally injuring themselves or attempting suicide while sane, or insane.

In order to be eligible for coverage: Employees must be legally working: (a) in the United States or (b) outside the United States, for a US based employer, in a country or region approved by Guardian. Subject to state specific variations.

Employees must be working full-time on the effective date of coverage; otherwise, coverage becomes effective after the completion of the specific waiting period.

Health questions are required on all late enrollees. Benefit increases may require underwriting.

Contract #: CI-23-P

This coverage will not be effective until approved by a Guardian underwriter. This proposal is subject to satisfactory financial evaluation. Please refer to certificate of coverage for full plan description; plan documents are the final arbiter of coverage.



This Benefit Summary is for illustrative purposes. Your benefits booklet will show exactly what is covered and/or excluded under your plan. If there is a discrepancy between this Benefit Summary and your benefit booklet, the benefit booklet prevails.

Definitions shown on this site are in summary form and are for general informational purposes. The terms of the insurance contract prevails.