



GROUP CRITICAL ILLNESS PLAN

This group critical illness plan underwritten by Companion Life Insurance Company is designed to help ease the financial burden associated with the diagnosis of a critical illness.

PRODUCT FEATURES

- Benefit Amounts of \$5,000 or \$10,000
- Guarantee Issue
- Available to all full-time active employees
- Dependent spouse and child coverage available
(Spouse Benefit same as Employee Benefit; Child Benefit is 25% of Employee Benefit.)
- Designed for either 100% employer contribution or to follow the enrollment of a group supplemental medical expense plan underwritten by Companion Life.

BENEFIT SUMMARY

Lump sum benefits payable to the insured upon the first ever diagnosis by a physician, while the policy is in force, of one of the following covered conditions:

Covered Condition	Percentage of Benefit Amount
Invasive Cancer	100%
Cancer In Situ	25%
Heart Attack	100%
Stroke	100%
End-Stage Renal Failure	100%
Major Organ Transplant	100%
Coronary Bypass Surgery	25%
Angioplasty	10%

Benefits reduce 50% at age 65.

All covered conditions are subject to the definitions found in the policy.

RATES (per \$1,000 of employee coverage)

Employee Only:	\$1.26	Employee & Spouse:	\$2.52
Employee & Child(ren):	\$1.60	Employee & Family:	\$2.86

LIMITATIONS & EXCLUSIONS

Benefits will not be paid for conditions that are caused by, resulting from, or occurs during 1) intentional self-inflicted injuries; 2) suicide, or any attempt at suicide, while sane or insane; 3) serving in the armed forces or any auxiliary unit of the armed forces; 4) participation in the commission or attempted commission of a felony; 5) participation in a riot or insurrection; 6) substance abuse; or 7) being intoxicated or under the influence of alcohol, drugs, or any narcotic.

Not available in all states. Some benefits, limitations and exclusions may vary by state. Not a portable policy.

This brochure is only a brief description of coverage and is subject to the terms, conditions, and limitations of policy form CIEGP 4050.

ADMINISTERED BY:

Special Insurance Services, Inc.
Plano, Texas

UNDERWRITTEN BY:

Companion Life Insurance Company
Columbia, South Carolina

