

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.
COVERAGE*	<p>Base Policy - Initial Critical Illness Benefit</p> <p>Optional Riders (not all riders available in all states or for all plans):</p> <ul style="list-style-type: none"> • Additional Benefits Rider • Annual Health Screening Tests Benefit Rider • Hospital Intensive Care Unit Benefit Rider • Specified Disease Benefit Rider
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	If requested within the time frame stated in the Policy. Employees can take the coverage with them if employment status changes, provided premiums paid when due.
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	During the Pre-Existing Condition Limitation Period defined in the Policy, benefits will not be paid for any loss that is a Pre-Existing Condition.

*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 defined in the policy.

**Eligibility requirements 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 coverage, the policies and riders 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, R-2078, R-2079, R-2080), a member of Prosperity Life Group. Not available in all states; features may vary by state. Policy and Rider form numbers may vary where there are state-specific versions of the forms. All guarantees are subject to the financial strength and claims-paying ability of the issuing company.