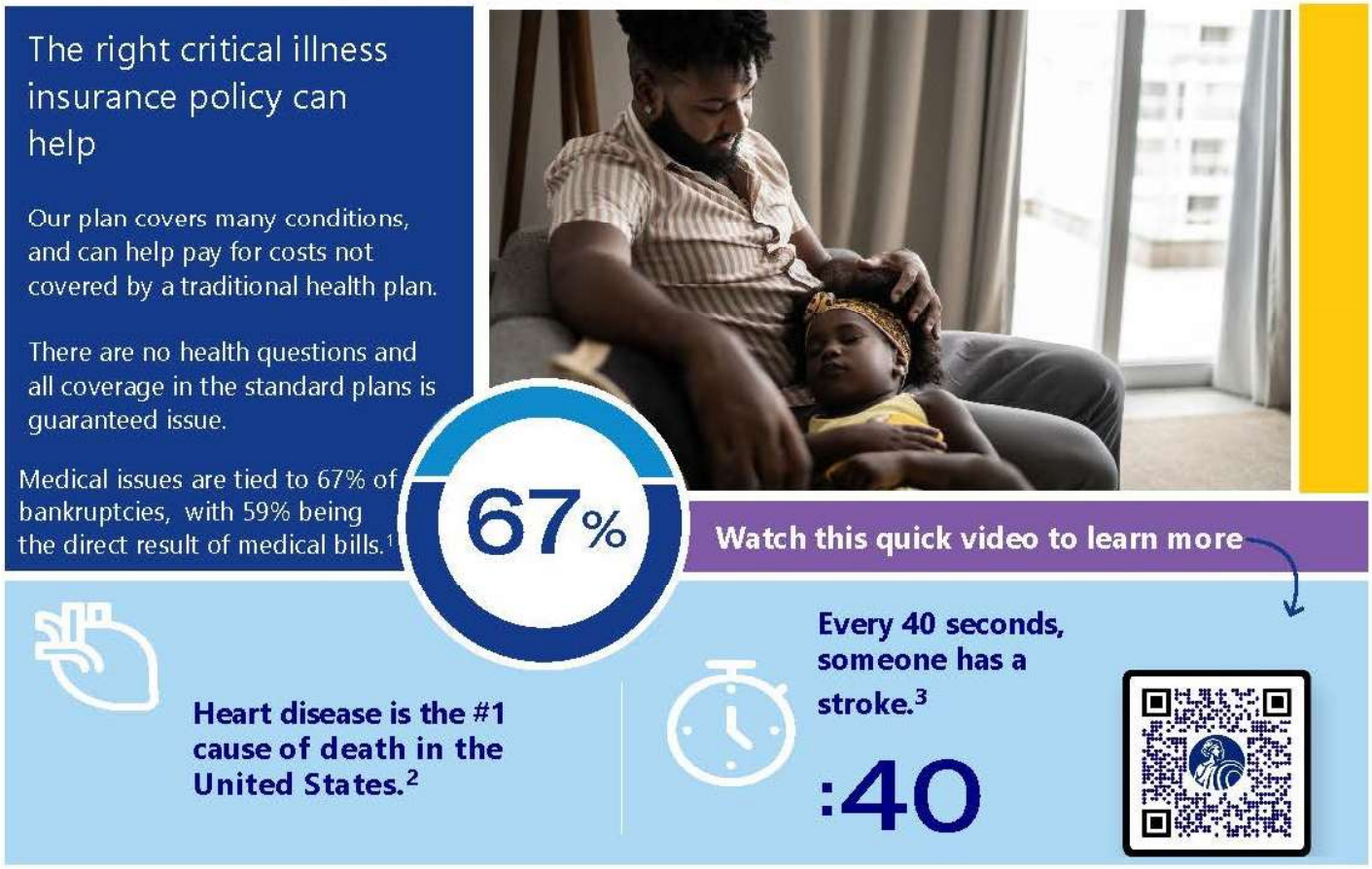
EQUITABLE

Group name: Thermacell Repellents, Inc
Policy number: 008239
Form created: 11/25/2024

Protection that's critical.

Critical illness insurance benefit summary



Benefit plan and features

Class definition: Class 1 – All Active Full Time Employees

	Employee	Spouse	Children
Benefit Amount	$5,000 minimum to a maximum of $30,000 in $5,000 increments	$2,500 minimum in $2,500 increments to a maximum of $15,000 Not to exceed 50% of the Employee Benefit	$2,500 minimum in $2,500 increments to a maximum of $5,000 Not to exceed 50% of the Employee Benefit

Covered Conditions	Benefit Percentages	Recurrence Benefit Percentages
Heart Attack	100%	25%
Stroke	100%	25%
Major organ failure	100%	25%

Covered Conditions	Benefit Percentages	Recurrence Benefit Percentages
End-stage heart failure	100%	25%
End-stage kidney disease	100%	25%
Occupational infectious disease	100%	N/A
Coronary Artery Bypass	25%	25%
Angioplasty	5%	5%
Invasive Cancer	100%	100%
Cancer in Situ	25%	25%
Skin Cancer	5%	5%
Benign Brain Tumor	100%	25%
Coma	100%	25%
Paralysis	100%	N/A
Severe Burns	100%	25%
Advanced ALS/Lou Gehrig's Disease	100%	N/A
Advanced Alzheimer's Disease	25%	N/A
Advanced Parkinson's Disease	25%	N/A
Blindness	100%	N/A
Complete Loss of Hearing	100%	N/A
Loss of Speech	100%	N/A

Critical Illness features

Additional Occurrence	Pays a second, unrelated diagnosis. Requires 6 mo. between diagnoses.
Recurrence	Pays subsequent diagnoses of a previously paid condition. Requires 12 mo. between diagnoses.
Enrollment	Annual Open Enrollment
Portability	To age 70
Rate Basis	Attained Age Rating
Pre-Existing Condition Limitation	If a claim is filed within the first 12 months after the effective date, we will look back 12 months prior to the effective date to determine if the claim is due to a pre-existing condition.

Understanding your benefits

Commonly Used Terms

Benefit Amount	The dollar value of the insurance and the amount able to be claimed.
Benefit Percentage	The percent of the "Benefit Amount" that is payable for each covered condition.
Recurrence Benefit Percentage	The percent of the "Benefit Amount" that is payable upon the second and all subsequent claims for a condition for which a claim has previously been paid under this policy.
Cancer in Situ	A diagnosis referring to cancer that has not spread into surrounding tissue (aka non-invasive cancer). A localized cancer is generally more easily resolved.

Attained Age Rating	Premium is based on the current age you have attained. Any increases in premium due to entering a new age-band will be administered at the next annual enrollment.
Pre-Existing Condition Limitation	A period of time that would prevent a filed claim from being paid for a known health issue.

Frequently Asked Questions

When can I enroll?	You can enroll when you are initially eligible for benefits and any subsequent annual enrollment or life status change.
Are my dependent children eligible for coverage?	Yes, dependent children are eligible up to end of the month they reach age 26. If any dependent children are developmentally disabled, you are able to continue coverage beyond age 26.
Do benefits have to be used for medical expenses?	You decide how to use your benefit payment: • Out-of-pocket medical costs, including deductibles and co-pays • Rehab costs • Rent or mortgage payments • Groceries • Utility or credit card bills • Childcare • Other financial support
What is critical illness insurance?	Group critical illness insurance is designed to pay a lump sum cash benefit when an insured is diagnosed with a covered condition (i.e. heart attack, stroke, cancer, etc.). The covered conditions are common and typically are survivable diagnosis.
Why should I buy critical illness insurance?	Two-thirds of personal bankruptcies are due to medical expenses, even for those with medical insurance. Equitable's critical illness insurance policy covers the most common conditions likely to arise over your lifetime and provides protection from the many expenses stemming from a significant medical condition.
What conditions are covered as a Critical Illness?	Only the conditions listed above are covered by this policy. Any condition that is not listed above is not a covered condition and therefore is not a payable claim.
How do I learn more about my benefits	Go to www.equitable.com/employeebenefits and log on to EB360® to view your account details.
If I have additional questions, who can I talk too?	Please don't hesitate to contact us at phone number 1-866-274-9887.

Contact us at (866) 274-9887 with any questions you may have.

Email: Customer Service at EBCustomerService@equitable.com.

This includes questions on how we can provide language translation services at no cost to you and how we can assist the visually impaired with form completion and other information.

Members requiring assistance with hearing impairment can contact our TDD line directly at (800) 877-8973.

Visit equitable.com/employeebenefits and log on to EB360® to view your account details.

[1] nasdaq.com/articles/medical-bankruptcy-is-killing-the-american-middleclass-2019-02-14.
[2] cdc.gov/heartdisease.
[3] cdc.gov/stroke/facts.htm.

Important Information