

Premier Critical Illness

Consider the following...

- Heart disease and stroke are the No. 1 and 3 causes of death in the U.S. If survived, they are a leading cause of serious disability⁽¹⁾.
- About 5.7 million U.S. stroke survivors are alive today, many of them with permanent stroke-related disabilities.⁽¹⁾
- Lifetime probability of developing cancer for men is 1-in-2 and 1-in-3 for women⁽²⁾.

Critical Illnesses such as heart attack or stroke can leave you too sick to work. That's when Premier Critical Illness insurance can step in, helping you meet your regular month-to-month expenses as well as pay for additional costs associated with your illness, such as co-pays, prescription drugs, major medical deductibles, travel and childcare expenses. Premier Critical Illness insurance is an excellent complement to the traditional health insurance and individual disability income insurance coverage provided by your employer.

FEATURES OF PREMIER CRITICAL ILLNESS WITH CANCER COVERAGE INSURANCE

Premier Critical Illness provides protection by paying an immediate, lump-sum benefit following the diagnosis of one of several specified diseases or conditions. Your employer has elected a robust plan with two comprehensive options – Critical Illness with or without Cancer coverage, for your added protection. If you elect Critical Illness with cancer coverage, this policy will pay the maximum benefit payout for each option. You may elect to include or exclude the cancer option from your Critical Illness policy.

Critical Illness Coverage:

This policy will pay a one-time, lump sum payment of the maximum Critical Illness benefit amount upon diagnosis of:

- Stroke
- End Stage Renal (Kidney) Failure
- Heart Attack
- Major Organ Failure
- Coma
- Permanent Paralysis

A partial (potentially multiple) benefit of 25% of the maximum critical illness benefit amount will be paid upon diagnosis of Coronary Artery Bypass*

Cancer Coverage:

A one-time, lump sum payment of the maximum Cancer benefit amount will be paid upon diagnosis of Cancer. A partial (potentially multiple) benefit of 25% of the maximum benefit amount will be paid upon diagnosis of Carcinoma in Situ.*

*Partial benefits are not available on the Children's Rider. The partial benefits are not considered additional benefits.

Certain diagnostic criteria must be met (along with supporting documentation) in order for a benefit to be paid. Please see the complete policy, certificate and rider for details. Benefits will be reduced by 50% on the certificate anniversary following the insured's 70th birthday.

Restoration Benefit Rider:

Your Premier Critical Illness policy provides you with a base of protection in the event of illness. With the restoration rider you may receive additional coverage.

Following the payment of 100% of the base plan benefits in the Critical Illness module, this rider will restore the maximum benefit amount one time for a future occurrence or reoccurrence of any covered condition in the Critical Illness module. (not available with cancer coverage).

A benefit under the Restoration Rider is payable as long as you are free from any initially diagnosed, reoccurring and additionally diagnosed covered illnesses for at least a consecutive 12-month period. Receiving ongoing treatment for, or having conditions related to any illness paid as an initial benefit, will not disqualify coverage under the Restoration Rider.

Wellness Rider

The Wellness Rider pays a benefit of \$50 once per calendar year per certificate for covered health screening tests. The rider is available to employees and their spouses (definition of spouse may vary by group or state), if they elect coverage. The covered screening tests cover a wide-range of illnesses and diseases.

Waiting Period: The rider requires a 30-day waiting period from the effective date of coverage under the rider.

Occupational HIV Rider (This benefit is available for both new and existing policy holders.)

With the purchase of Premier Critical Illness insurance, you will receive an additional benefit in the event you are infected with HIV due to an occupational accident. If you are diagnosed with Occupational HIV, you will receive a one-time, lump sum payment of \$10,000. And, the Occupational HIV Benefit is paid independently from – or in addition to – any other benefit trigger. If you qualify for payment under this rider, you are still eligible to collect payments under the base Critical Illness plan. Benefits are reduced by 50% on the certificate anniversary following the insured's 70th birthday.

This rider has exclusions and terms under which it may be continued inforce or discontinued. For costs and complete details of coverage, call or write your insurance agent or ING Employee Benefits.

Premier Critical Illness

INSURANCE WITH CANCER COVERAGE

Who can be covered

Employees must be scheduled to work 20 hours or more per week and must be actively at work for the enrollment. The maximum issue age for employees is 69 years. Your spouse* and child(ren) may apply for coverage even if you don't. Issue age for spouse is 18 to 69 and for child(ren) from birth to 25 years of age. Because you and/or your spouse⁽³⁾ own(s) this coverage, you can choose the maximum benefit amount that fits your budget as well as your individual needs. A variety of maximum benefit amount levels are available.

Children's Critical Illness Insurance Rider

This rider provides flexibility for growing families. The premium for this rider covers all eligible dependent children in the family. Any dependent child born or adopted after the effective date of the rider may be added at no additional cost with written proof of insurability.

EXCLUSIONS AND LIMITATIONS

Benefits are not paid for any illnesses caused, in whole or directly, by any of the following:

- 1) Participating or attempting to participate in a felony;
- 2) Suicide or attempted suicide, while sane or insane, or any intentionally self-inflicted injury;
- 3) War or any act of war, whether declared or undeclared;
- 4) Loss sustained or expenses incurred while on active duty as a member of the armed forces of any nation.
However, the company will refund, upon written notice of such service, any premium which has been accepted for any period not covered as a result of your exclusion;
- 5) Alcoholism, drug abuse, or misuse of alcohol or taking of drugs, other than under the direction of a doctor.

Benefits are not paid for pre-existing conditions:

- 1) Pre-existing condition means a sickness, injury or physical condition which, within the 12-month period prior to the Certificate Effective Date, resulted in the insured receiving medical treatment, consultation, care or services (including diagnostic measures).
- 2) For the first 12-months following the Certificate Effective Date, we will not pay benefits for any condition or illness due to a pre-existing condition.

Waiting Period:

The waiting period for Major Organ Failure, Cancer and Carcinoma in Situ is 30-days from the certificate effective date.

⁽¹⁾ Know the Facts, Get the Stats, American Heart Association, 2007.

⁽²⁾ American Cancer Society 2007, Cancer Statistics 2007.

⁽³⁾ Definition of spouse may vary by state.

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1 Partial benefits are not available on the Children's Rider. The partial benefits are not considered additional benefits.

2 Definition of spouse may vary by group and state.

3 May vary by group and state

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Policy Form #: RL-CI2-POL-07. Certificate Form #: RL-CI2-CERT-07. Rider Form #: RL-CI2-HIV, may vary by state.

Premier Critical Illness Rates

These are sample rates. Additional plan options are available by calling WorkPlace Solutions at 800-227-9985.

Semi-Monthly Rates — NO Tobacco • Critical Illness w/o Cancer • Includes Wellness Benefit						
Critical Illness Maximum Benefit*	Ages 18-29	Ages 30-39	Ages 40-49	Ages 50-59	Ages 60-64	Ages 65-69
\$10,000	2.78	3.63	5.60	8.77	12.29	14.04
\$15,000	3.69	4.97	7.92	12.67	17.95	20.59
\$20,000	4.60	6.30	10.24	16.58	23.62	27.13
\$30,000	6.42	8.98	14.88	24.39	34.95	40.22
\$50,000	10.06	14.33	24.16	40.02	57.62	66.39

Semi-Monthly Rates — NO Tobacco • Critical Illness w/o Cancer • Includes Wellness Benefit Includes Restoration Benefit						
Critical Illness Maximum Benefit*	Ages 18-29	Ages 30-39	Ages 40-49	Ages 50-59	Ages 60-64	Ages 65-69
\$10,000	2.97	4.06	6.54	10.39	14.24	16.16
\$15,000	3.97	5.62	9.33	15.11	20.88	23.76
\$20,000	4.98	7.17	12.12	19.83	27.52	31.36
\$30,000	6.99	10.28	17.70	29.27	40.80	46.57
\$50,000	11.02	16.50	28.87	48.14	67.37	76.98

Semi-Monthly Rates — NO Tobacco • Critical Illness w/ Cancer • Includes Wellness Benefit						
Critical Illness Maximum Benefit*	Ages 18-29	Ages 30-39	Ages 40-49	Ages 50-59	Ages 60-64	Ages 65-69
\$10,000	3.57	5.32	9.41	15.85	22.11	23.93
\$15,000	4.87	7.50	13.64	23.30	32.69	35.42
\$20,000	6.18	9.69	17.87	30.75	43.26	46.91
\$30,000	8.79	14.05	26.33	45.64	64.42	69.89
\$50,000	14.02	22.79	43.25	75.43	106.73	115.85

Semi-Monthly Rates — NO Tobacco • Critical Illness w/ Cancer • Includes Wellness Benefit Includes \$5,000 Children's Critical Illness Insurance Rider						
Critical Illness Maximum Benefit*	Ages 18-29	Ages 30-39	Ages 40-49	Ages 50-59	Ages 60-64	Ages 65-69
\$10,000	4.95	6.71	10.80	17.24	23.49	25.32
\$15,000	6.26	8.89	15.03	24.68	34.07	36.81
\$20,000	7.56	11.07	19.26	32.13	44.65	48.30
\$30,000	10.18	15.44	27.71	47.03	65.80	71.28
\$50,000	15.40	24.17	44.63	76.82	108.11	117.24

Semi-Monthly Rates — NO Tobacco • Critical Illness w/ Cancer • Includes Wellness Benefit Includes Restoration Benefit						
Critical Illness Maximum Benefit*	Ages 18-29	Ages 30-39	Ages 40-49	Ages 50-59	Ages 60-64	Ages 65-69
\$10,000	3.76	5.75	10.35	17.48	24.06	26.05
\$15,000	5.16	8.15	15.05	25.74	35.61	38.60
\$20,000	6.56	10.55	19.75	34.00	47.16	51.15
\$30,000	9.37	15.35	29.15	50.52	70.27	76.24
\$50,000	14.98	24.95	47.95	83.56	116.48	126.43

* Benefits are reduced by 50% upon attainment of age 70.
Rates shown are per \$1,000 of benefit at issue.