

Custom Choices



Worksite Benefits

Critical Illness Plus

- Guaranteed Issue Option
- Includes Cancer Benefit
- First Occurrence Benefit
- Spouse Coverage Available
- Additional & Re-occurrence Benefits
- Child Coverage at No Additional Cost
- Health Screening Benefits Included



Developed for the:

**International Association of
Machinists & Aerospace Workers**

Boston Mutual Worksite Life Insurance

THE FACTS

According to Medical Statistics:

- Over 1.6 million new cancer cases are expected to be diagnosed in 2012.¹
- Cancer survival rates continue to improve. The 5-year survival rate for all cancers diagnosed between 2001 and 2007 is now 67%. However cancer is the second most common cause of death in the US, accounting for nearly 1 in every 4 deaths.¹
- Each year, 785,000 Americans will have a new coronary attack, 470,000 will have a recurrent attack.²
- On average, someone in the US has a stroke every 40 seconds.²

¹ Cancer Facts & Figures 2012 - American Cancer Society

² Heart and Stroke Statistical Update - 2012 American Heart Association

Features:

- Employee Guaranteed Issue option with no health questions.
- Lump-sum benefits paid directly to the insured following the diagnosis of each covered specified critical illness. Re-occurrence and additional occurrence also covered.
- Each dependent child is covered at 25 percent of the primary insured amount at no additional charge.
- Rates cannot be individually increased due to change in age, health or individual claim history.
- Annual health screening benefits included.
- Simplified underwriting for higher amounts – answer only a few health questions.
- The plan is portable* – take your coverage with you if you leave your job.

* Certain stipulations apply to portability

COVERAGE OPTIONS

Option 1 – A guaranteed issue policy of \$15,000 on the employee with \$3,750 on each child. Employees can also apply for coverage for his/her spouse for an extra premium. Spouse coverage up to 50% of the employee amount is subject to modified issue (*one qualifying question*) and for amounts over the 50%, it is offered on a simplified underwriting basis.

Option 2 – A guaranteed issue policy of \$25,000 on the employee with \$6,250 on each child. Employees can also apply for coverage for his/her spouse for an extra premium. Spouse coverage up to 50% of the employee amount is subject to modified issue (*one qualifying question*) and for amounts over the 50%, it is offered on a simplified underwriting basis.

Option 3 – Employees can apply for a \$50,000 benefit with \$12,500 coverage on each eligible child. Employees can also apply for coverage for his/her spouse up to 100% of the Employee benefit amount for an extra premium. This will be offered on a simplified underwriting basis.

ELIGIBILITY

Individual Eligibility

All full-time employees working at least 20 hours or more weekly are eligible. If an employee is eligible, their spouse ages 18-69, are eligible for coverage and all children of the insured who are less than twenty-six (26) years of age.

Spouse Coverage Available

The employee may elect to purchase spouse coverage. In order to apply for spouse coverage, the employee must also apply. If the employee does not meet the underwriting requirements necessary to participate in the plan, the spouse can still obtain coverage.

Children Coverage at No Additional Charge

Each eligible child is covered for 25 percent of the primary insured amount at no additional charge.

Effective Date of Coverage

Coverage is effective on the date you sign the application provided you are actively at work and premiums for the coverage are paid.

Continuation Privilege

This coverage is portable providing your coverage has been in force for 1 month after your certificate date. Coverage will be continued as long as the premiums are paid.

PLAN BENEFITS

Initial Occurrence Benefit

Lump Sum Benefits payable upon initial diagnosis of a covered illness or condition. Employee benefit amounts available are \$15,000, \$25,000 or \$50,000.

Additional Occurrence Benefit

If an insured collects full benefits for a Critical Illness under the plan and later has one of the remaining covered illnesses/procedures, then we will pay the full benefit amount for each additional illness provided the occurrences are separated by at least 6 months.

Re-Occurrence Benefit

If an insured collects full benefits for a covered condition and is later diagnosed with the same condition, we will pay the full benefit again provided that the two dates of diagnosis are separated by at least 6 months. (12 months treatment free for Cancer/Carcinoma in situ).

\$50 Health Screening Benefit (employee and spouse only)

An insured may receive a maximum of \$50 for any one covered health screening test per calendar year. We will pay this benefit regardless of the results of the test. There is no limit to the number of years the insured can receive the health screening benefit; it will be paid as long as the certificate remains in force. Covered health screening tests include but are not limited to: Mammography, Pap smear, Chest x-ray, PSA (blood test for prostate cancer). This benefit is not paid for children.

Covered Specified Critical Illnesses	Percent of Benefit Amount
Cancer	100%
Carcinoma in situ	30%
Skin Cancer	\$300 one-time (lifetime)
Heart Attack (Myocardial Infarction)	100%
Coronary Artery Bypass Surgery	30%
Angioplasty & Stent Insertion	30%
Stroke (Apoplexy or Cerebral Vascular Accident)	100%
Coma	100%
Paralysis	100%
Severe Burns	100%
Major Organ Transplant	100%
ALS (Lou Gehrig's Disease)	100%
Loss of Sight/Speech/Hearing	100%
End Stage Renal Disease	100%
Benign Brain Tumor	100%

Eligible Children are also covered for the following childhood Specified Critical Illnesses at 25% of the employee benefit amount:

- Cerebral Palsy
- Cleft Lip or Palate
- Down Syndrome
- Cystic Fibrosis
- Spina Bifida

All covered conditions are subject to the definitions found in the employee's certificate.

6 Month Strike Waiver of Premium Provision

Maintaining your insurance plan in the event of a strike presents a tremendous challenge. This program provides protection to help you maintain this important coverage.

We will waive premiums for up to 6 months on this policy if:

- We receive notice that the Payor is on Strike for at least 30 days; and
- the Payor is a dues paying member of the Union shown on the Policy Specification page; and
- the Strike starts while this Rider is in force.

Premiums will be waived as of the beginning of the first Policy Month after the start of the strike.

WEEKLY RATES – EMPLOYEE (includes Strike)

Unismoke

Ages	\$15,000	\$25,000	\$50,000
18-29	\$2.52	\$3.91	\$7.39
30-39	\$4.39	\$7.03	\$13.63
40-49	\$7.78	\$12.67	\$24.91
50-59	\$12.75	\$20.95	\$41.47
60-69	\$20.45	\$33.79	\$67.16
* 70 +	\$40.47	\$67.16	NA

WEEKLY RATES – SPOUSE (includes Strike)

Unismoke

Ages	\$7,500	\$12,500	\$15,000	\$25,000	\$50,000
18-29	\$1.48	\$2.17	\$2.52	\$3.91	\$7.39
30-39	\$2.41	\$3.73	\$4.39	\$7.03	\$13.63
40-49	\$4.11	\$6.55	\$7.78	\$12.67	\$24.91
50-59	\$6.59	\$10.69	\$12.75	\$20.95	\$41.47
60-69	\$10.44	\$17.11	\$20.45	\$33.79	\$67.16

Rates include benefits for the Cancer, Additional Occurrence, Re-occurrence and Health Screening and Strike waiver.

* Benefit amounts for individuals who are age 70 and over and applying for coverage have already been reduced by 50%.

LIMITATIONS & EXCLUSIONS

BENEFIT REDUCTION

Specified Critical Illness benefits are reduced by 50% starting age 70.

PRIOR HISTORY OF CANCER

No benefits are payable for Cancer or Carcinoma in Situ if the Insured was diagnosed or treated within the Pre-Existing Condition Period and, after the effective date of coverage, the Insured has not gone 12 months without Treatment before a new diagnosis of Cancer/Carcinoma in situ is made.

PRE-EXISTING CONDITIONS LIMITATION (Not applicable to Insureds with a Prior History of Cancer or Carcinoma in Situ – See **PRIOR HISTORY OF CANCER**)

This plan contains a Pre-existing Condition Limitation. If a Pre-existing Condition results in a Specified Critical Illness claim during the first 180 days, starting from the Certificate Application Date, no benefits will be payable for that claim.

Pre-existing Condition means a sickness or physical condition which, within 180 days prior to the Certificate Application Date, resulted in medical advice or Treatment.

We will not pay benefits for any condition or Illness starting within the Pre-existing Condition Period from the Certificate Application Date which is caused by, contributed to, or resulting from a Pre-existing Condition. A claim for benefits for loss starting after the Pre-existing Condition Period from the Application Date of an Insured will not be reduced or denied on the grounds that it is caused by a Pre-existing Condition Period.

There are no benefits payable for any Specified Critical Illness where the date of diagnosis is prior to the Effective Date of this coverage.

EXCLUSIONS

We won't pay for a loss due to:

1. Intentionally self inflicted injury or action while sane or insane.
2. Suicide or attempted suicide while sane or insane.
3. Substance Abuse, except for substance abuse innocently sustained at the hands of a Doctor.
4. War - declared or undeclared or military conflicts, participation in an insurrection or riot, civil commotion or state of belligerence.

ADDITIONAL INFORMATION

The rates shown can be changed annually. The Company will give the Policyholder written notice 60 days prior to the date any change in rates is to be effective.

This insurance will terminate on the earliest of:

1. The date the plan is terminated;
2. On the 31st day after the premium due date if the required premium has not been paid;
3. On the date You cease to meet the definition of a Member as defined in the Plan; or
4. On the date You are no longer a member of the class eligible.

TEN DAY RIGHT TO EXAMINE CERTIFICATE

You have the right to return the Certificate within ten (10) days of its delivery and have the premium refunded if, after examination of the Certificate, You are not satisfied for any reason.

THIS IS A LIMITED BENEFIT POLICY.

This brochure provides a general description of the important features of the policy/certificate. This brochure is not the insurance contract and only the actual policy/certificate provisions will control. The policy may not be available in all states and state variations may apply.

"Custom Choices Worksite Benefits" is a marketing name used for the employee worksite benefit programs presented and enrolled by Employee Benefit Systems, Inc. and is not the name of the products being offered under this name by the respective underwriting companies.

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