

Plan Highlights

Group Critical Illness

Saks Global Enterprises, LLC

COVERAGE

Critical illness insurance provides a fixed, lump-sum benefit upon diagnosis of a critical illness, which includes cancer, heart attack, stroke, major organ failure, and more. These benefits are paid directly to the insured and may be used for any reason, from deductibles and prescriptions to transportation and childcare.

ELIGIBILITY

All eligible Employees and their dependents as defined by *Saks Global* and reflected in your Certificate of Insurance. A person may not have coverage as both an Employee and Dependent.

BENEFITS AMOUNTS

Employee	Choose from a minimum of \$10,000 to a maximum of \$40,000 in \$10,000 increments.
Spouse	Choose from a minimum of \$10,000 to a maximum of \$40,000 in \$10,000 increments, not to exceed 100% of approved employee amount.
Child	50% of employee coverage

BENEFIT FEATURES

- Lifetime Maximum Payout - Unlimited
- Portability – you can take your coverage with you at the same rates
- Recurrence Benefit – (Same type of Critical Illness with no separation period between occurrences)
- Wellness Benefits – Any preventative health screening or test including but not limited to, annual physicals, immunizations, dental exams and well child visits - pays \$50 once per year per covered person (no maximum number of payouts per family per year)
- Subsequent Occurrence Benefit (Different Type of Critical Illness with no separation period between occurrences)

GUARANTEED ISSUE

The maximum amount of coverage you and your spouse, if applicable, can elect without providing evidence of insurability.

Employee \$40,000

Spouse \$40,000

Child All Child amounts are guaranteed issue

BENEFIT PROVISIONS

Recurrence

We will pay the same benefit amount for the same Critical Illness more than once. For example, a covered person could have multiple heart attacks and they will receive multiple lump sum payments (no separation period applies on this policy).

Subsequent Occurrence

We will pay for a Critical Illness diagnosed different from a Critical Illness previously diagnosed. For example, a covered person could have a heart attack, receive a payout and then suffer from a stroke and receive another payout (no separation period applies on this policy).



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CONTRIBUTION REQUIREMENTS

Coverage is 100% employee paid.

PREMIUM TABLE

Refer to the attached Premium Table



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Included Benefits: Cancer Conditions	Percentage of Coverage Amount
Breast Cancer in Situ	100%
Carcinoma in Situ	50%
Invasive Cancer	100%
Skin Cancer - one payout per person per lifetime	10%
Included Benefits: Neurological Conditions	Percentage of Coverage Amount
Alzheimer's	100%
Benign Brain Tumor	100%
Coma	100%
Motor Neuron Disease (ALS, Lou Gehrig's)	100%
Multiple Sclerosis	100%
Parkinson's	100%
Severe Brain Damage	100%
Stroke	100%
Transient Ischemic Attack (TIA)	25%
Included Benefits: Heart Conditions	Percentage of Coverage Amount
Heart Attack	100%
Coronary Disease	50%
Ruptured Cerebral, Carotid or Aortic Aneurysm	100%
Sudden Cardiac Arrest	100%
Included Benefits: Infectious Conditions	Percentage of Coverage Amount
COVID Infection (<i>hospitalized 5 days</i>)	25%
Infectious Disease (<i>hospitalized 5 days</i>)	25%
Sepsis Infection (<i>hospitalized 5 days</i>)	25%
Included Benefits: Other Conditions	Percentage of Coverage Amount
Loss of Hearing	100%
Loss of Sight	100%
Loss of Speech	100%
Kidney Failure	100%
Major Organ Failure (<i>includes bone marrow</i>)	100%
Paralysis	100%
Severe Burns (<i>covering 30% of body</i>)	100%
Included Benefits: Childhood Conditions	Percentage of Coverage Amount
Chronic Medical Condition Commonly Diagnosed in Childhood <i>Asthma, cerebral palsy, epilepsy, etc.</i>	100%
Congenital Chromosomal Abnormality <i>Down syndrome, muscular dystrophy, sickle cell disease, etc.</i>	100%
Congenital Metabolic Disorder <i>Cystic fibrosis, Gaucher's Disease, Tay Sachs, etc.</i>	100%
Major Congenital Structural Anomaly <i>Cleft lip/palate, complex congenital heart disease, spina bifida, etc.</i>	100%
Additional Features	Percentage of Coverage Amount
Wellness (Health Screening) Benefit	\$50
Lifetime Maximum Benefit	Unlimited



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Recurrence Benefit	100% of Benefit / 0 months separation
Subsequent Occurrence	100% of Benefit / 0 months separation
Benefit Waiting Period	None
Pre-Existing Limitation	None
Transfer of Coverage	Yes
Portability	Included
Waiver of Premium	None
Minimum Participation	Not applicable

EXCLUSIONS AND LIMITATIONS

Exclusions and limitations apply and can vary by state. For a comprehensive list of exclusions and limitations, please refer to the Certificate of Insurance.

NON-INSURANCE SERVICES

- Travel Assistance Services

ADDITIONAL INFORMATION

This Plan Highlights document provides a brief description of the key features of the Reliance Standard Life Insurance Company insurance plan. The availability of the benefits and features described may vary by state. It is not a Certificate of Insurance or evidence of coverage. Insurance is provided under group policy form LRS-9537-0118, et al.

Reliance Standard Plans
Critical Illness Insurance Premium Table
Plan Holder: Saks Global Enterprises, LLC
Policy Number: VCI2000036727

SCHEDULED BENEFIT

Each eligible employee may elect coverage for his/her self and eligible dependents, an amount of insurance shown in the table below.

PREMIUMS

To find your and your spouse's premium:

- Determine your age band (your age as of your last birthday).
- Select a benefit amount from the Benefit Amount column from the table below for you and your spouse. The rates for insurance you have elected will be found in the corresponding Age range column also below.

Employee and Spouse Tobacco Bi-Weekly Premiums:

Benefit Amount	Age 0-29	Age 30-39	Age 40-49	Age 50-59	Age 60-69	Age 70+
\$10,000	\$1.71	\$3.32	\$7.66	\$15.60	\$31.15	\$31.15
\$20,000	\$3.42	\$6.65	\$15.32	\$31.20	\$62.31	\$62.31
\$30,000	\$5.12	\$9.97	\$22.98	\$46.80	\$93.46	\$93.46
\$40,000	\$6.83	\$13.29	\$30.65	\$62.40	\$124.62	\$124.62

Employee and Spouse NonTobacco Bi-Weekly Premiums:

Benefit Amount	Age 0-29	Age 30-39	Age 40-49	Age 50-59	Age 60-69	Age 70+
\$10,000	\$1.43	\$2.45	\$4.85	\$9.51	\$18.74	\$18.74
\$20,000	\$2.86	\$4.89	\$9.69	\$19.02	\$37.48	\$37.48
\$30,000	\$4.29	\$7.34	\$14.54	\$28.52	\$56.22	\$56.22
\$40,000	\$5.72	\$9.78	\$19.38	\$38.03	\$74.95	\$74.95

No additional cost to cover children

Please read this important information

You may not have coverage with Reliance as both an employee and as a covered dependent.

Employee must have coverage in order for spouse and dependent children to be covered, if applicable.