Summary of Benefits

Voluntary Critical Illness Benefit Summary

Group ID:	00505854	Member Coverage Type:	Voluntary
Group Name:	NEW HORIZONS BAKING COMPANY	Class:	
Waiting Period:	1st of the month following 1 day(s)	As of Date:	12/05/2025

Coverage Information

Employee Volume Amount	Lump sum increments of $5,000 to a maximum of $30,000
Spouse Volume Amount	50% of Member's benefit to a maximum of $15,000
Child Volume Amount	50% of Member's benefit to a maximum of $15,000
Member Guaranteed Issue	Ages 15-69 $30,000 Ages 70 and up,Medical Questions are required for all amounts. Ages 70 and up
Spouse Guaranteed Issue	Member's Age 15-69 $15,000 Ages 70 and up
Child Guaranteed Issue	All amounts are guaranteed.

Covered Conditions

Cancer and benign tumors	**1st Occurrence**	**2nd Occurrence**
Bone Marrow Failure (including Stem Cells)	100% of lump sum	100% of lump sum
Benign Brain or Spinal Cord Tumor	100% of lump sum	0% of lump sum
BRCA1 or BRCA2 Mutation	30% of lump sum	
Carcinoma In Situ	30% of lump sum	0% of lump sum
Invasive Cancer (including Leukemia, Multiple Myeloma)	100% of lump sum	100% of lump sum
Skin Cancer	$500 of lump sum	

Heart disorders	**1st Occurrence**	**2nd Occurrence**
Coronary Artery Disease (Stents, Angioplasty, Thrombectomy)	10% of lump sum	0% of lump sum
Coronary Artery Disease - requiring a bypass	100% of lump sum	0% of lump sum
Heart Attack	100% of lump sum	100% of lump sum
Heart Failure	100% of lump sum	100% of lump sum
Pacemaker	10% of lump sum	0% of lump sum
Sudden Cardiac Arrest	100% of lump sum	

Lung and Vascular disorders	1st Occurrence	2nd Occurrence
Aneurysm	10% of lump sum	0% of lump sum
Pulmonary Embolism	30% of lump sum	0% of lump sum
Stroke - moderate	50% of lump sum	50% of lump sum
Stroke - severe	100% of lump sum	100% of lump sum
Transient Ischemic Attack (TIA)	10% of lump sum	0% of lump sum

Additional disorders	1st Occurrence	2nd Occurrence
Kidney Failure	100% of lump sum	100% of lump sum
Major Organ Failure (Liver, Pancreas, Lungs)	100% of lump sum	100% of lump sum
Addison's disease	30% of lump sum	
Coma	100% of lump sum	
Loss of Hearing	100% of lump sum	
Loss of Sight	100% of lump sum	
Loss of Speech	100% of lump sum	
Permanent Paralysis	100% of lump sum	
Severe Burns	100% of lump sum	

Neurological disorders	
Alzheimer's disease - early Stage	50% of lump sum
Alzheimer's disease - advanced Stage	100% of lump sum
ALS (Lou Gehrig's)	100% of lump sum
Dementia - other causes	100% of lump sum
Huntington's disease	30% of lump sum
Multiple Sclerosis (MS) - early Stage	50% of lump sum
Multiple Sclerosis (MS) - advanced Stage	100% of lump sum
Myasthenia Gravis	30% of lump sum
Parkinson's disease - early Stage	50% of lump sum
Parkinson's disease - advanced Stage	100% of lump sum

Chronic disorders	
Crohn's disease	30% of lump sum
Epilepsy	10% of lump sum
Lupus	30% of lump sum
Ulcerative Colitis	30% of lump sum

Childhood illnesses and disorders	
Autism Spectrum Disorder	100% of lump sum
Cerebral Palsy	100% of lump sum
Cleft Lip or Cleft Palate	100% of lump sum
Clubfoot	100% of lump sum
Congenital Heart Defect	100% of lump sum
Cystic Fibrosis	100% of lump sum
Diabetes - Type 1	100% of lump sum
Down Syndrome	100% of lump sum
Hemophilia	100% of lump sum
Multisystem Inflammatory Syndrome (MIS)	100% of lump sum
Muscular Dystrophy	100% of lump sum
Spina Bifida	100% of lump sum

Rider/Additional Benefits	
Waiver of Premium	Included

Plan Information

When is my policy effective?	Coverage is effective after you satisfy any waiting period required by your employer. Coverage will not begin until Guardian has approved any amount subject to medical underwriting.
Do I have to answer medical questions as part of purchasing insurance?	If you decide to purchase more than the amount guaranteed by Guardian or enroll outside the annual open enrollment period, you must answer some medical questions to help us assess your insurability.
Can I take the policy with me if I leave the company?	You can port this coverage to a group conversion trust.

Critical Illness and General Exclusions

The policy has exclusions and limitations that may impact the eligibility for or entitlement to benefits under each covered condition. There are limitations & special requirements for each condition. See the certificate of coverage or contact your sales representative for full details.

This policy will not pay for a diagnosis of a listed Critical Illness that is made before the covered person's Critical Illness effective date with Guardian.

Benefits for the second occurrence (recurrence) of that same illness will be available only if the illness occurs again after a period of at least 6 months in a row during which: 1) This coverage was in place without interruption; 2) No symptoms were exhibited; 3) No care or treatment was received for the illness. For the purposes of this limitation, care or treatment doesn't include preventive medications taken in the absence of disease. Care or treatment also doesn't include any routine, regularly scheduled follow-up visits with a physician.

First & second occurrence refers to the first & second time an insured experiences or is diagnosed with a covered Critical Illness while covered under Guardian Critical Illness insurance.
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We do not pay for a third or later occurrence of a Critical Illness.

A pre-existing condition includes any condition for which an employee, in the specified period of time prior to coverage in this plan, consults with a physician, receives treatment, or takes prescribed drugs. In TX & VA no benefit will be paid until the earlier of a specified amount of treatment free time or after the insured is covered for a certain number of months. Please refer to the plan documents for specific time periods. State variations may apply.

If the plan is new (not transferred): During the exclusion period, this Critical Illness plan does not pay charges relating to a pre-existing condition. If this plan is transferred from another insurance carrier, the time an insured is covered under that plan will count toward satisfying Guardian's pre-existing condition limitation period. Please refer to the plan details for specific time periods. State variations may apply.

We do not pay benefits for charges relating to a covered person: taking part in any war or act of war (including service in the armed forces), committing a felony or taking part in any riot or other civil disorder or intentionally injuring themselves or attempting suicide while sane, or insane.

In order to be eligible for coverage: Employees must be legally working: (a) in the United States or (b) outside the United States, for a US based employer, in a country or region approved by Guardian. Subject to state specific variations.

Employees must be working full-time on the effective date of coverage; otherwise, coverage becomes effective after the completion of the specific waiting period.

Health questions are required on all late enrollees. Benefit increases may require underwriting.

Contract #: CI-23-P

This coverage will not be effective until approved by a Guardian underwriter. This proposal is subject to satisfactory financial evaluation. Please refer to certificate of coverage for full plan description; plan documents are the final arbiter of coverage.

This Benefit Summary is for illustrative purposes. Your benefits booklet will show exactly what is covered and/or excluded under your plan. If there is a discrepancy between this Benefit Summary and your benefit booklet, the benefit booklet prevails.

Definitions shown on this site are in summary form and are for general informational purposes. The terms of the insurance contract prevails.