Critical Illness Insurance Plan Summary

Allen Media Group

Coverage Effective: 1/1/2026

Critical Illness Insurance from **The Prudential Insurance Company of America (Prudential)** pays you regardless of your medical or disability plans. Benefits are paid directly to you to spend however you like, including out-of-pocket medical costs and everyday living expenses.[1]

Below is a summary of the benefits included in the coverages available to you, your spouse/domestic partner and child(ren).

This is a summary of benefits and does not include all plan provisions, exclusions and limitations. If there is a discrepancy between this document and the group contract issued by The Prudential Insurance Company of America, the terms of the group contract will govern.

Critical Illness Plan Design

Coverage Summary	
Eligibility	All active, full-time & part-time employees working a minimum of 20 hours per week.. Issue age is 64 and under for both employee and dependent spouse/domestic partner.
Employee	Employee termination age- Up to age 100
Spouse/Domestic Partner	Dependent Spouse/Domestic Partner termination age - Up to age 100
Children	Dependent Child termination age - Up to age 26
Employee	Any multiple of $10,000 but not less than $10,000 and not more than $20,000
Spouse/Domestic Partner	Any multiple of $10,000, but not more than the lesser of $20,000 or 100% of the Employee Amount.
Children	Any multiple of $5,000, but not more than the lesser of $10,000 or 50% of the Employee Amount
Guaranteed Issue Amount	Employee - $20,000 Spouse/Domestic Partner - $20,000 Child - $10,000 All amounts are Guaranteed Issue during initial eligibility, annual enrollment, and Qualified Life Events. Enrollment at any time other than initial enrollment, annual enrollment or a Qualified Life Event is not permitted.
Age Reduction Schedule	None.
Lifetime Benefit Maximum	None.
Recurrence	100% of the amount paid for the First Occurrence of the Critical Illness or Procedure up to the Lifetime Maximum Benefit. Recurrence is more than 90 Days after the date of the last medical treatment for the previous occurrence.

PAID AT 100% OF COVERAGE AMOUNT[2]	Alzheimer's Disease - Amyotrophic Lateral Sclerosis (ALS) - Benign Brain Tumor – Blindness - Cancer – Invasive – Coma - Coronary Artery Bypass Graft – Deafness - Heart Attack - Loss of Speech - Major Organ Failure - Multiple Sclerosis - Muscular Dystrophy - Paralysis of Limbs - Parkinson's Disease - Renal Failure – Stroke **Childhood Benefits** Cerebral Palsy - Cleft Lip / Palate - Congenital Heart Disease - Cystic Fibrosis - Down Syndrome - Gaucher Disease Type 2 or 3 - Glycogen Storage Disease Type IV - Infantile Tay Sachs Disease - Niemann-Pick Disease - Pompe Disease - Sickle Cell Anemia - Spina Bifida - Zellweger Syndrome.
PAID AT 50% OF COVERAGE AMOUNT[2]	Type 1 Diabetes.
PAID AT 25% OF COVERAGE AMOUNT[2]	Aneurysm - Cancer – Non-Invasive (in Situ – other than Skin Cancer) - Sudden Cardiac Arrest - Transient Ischemic Attack (TIA) **Childhood Benefits** Autism

Additional Benefits and Provisions	Your plan also provides coverage for the benefits listed below. This coverage is paid in addition to the Lifetime Benefit Amount payable under you plan
Wellness Benefit	Wellness benefit is a $50 benefit which is payable once per calendar year if the covered person receives one of the specified health screening tests while not confined in a hospital. Please refer to the booklet/certificate for details.[3]
Skin Cancer Benefit	Skin Cancer Benefit of $500 payable once per Covered Person per calendar year

1. Out-of-pocket expenses may be both medical and non-medical expenses.
2. Above is a summary of the benefits included in the coverages available to you. For a complete list of benefits, limitations, and exclusions, please refer to your Certificate of Coverage.
3. The Health Screening/Wellness Benefit is not available in all states. All Employees of Allen Media Group are eligible to receive this benefit if they qualify

This coverage is not health insurance coverage (often referred to as "Major Medical Coverage").

This type of plan is NOT considered "minimum essential coverage" under the Affordable Care Act and therefore does NOT satisfy the individual mandate that you have health insurance coverage.

Specialist Note: Important Notice for Virginia Residents applies only if there are lives residing in Virginia.

THIS IS AN EXCEPTED BENEFITS POLICY. IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE POLICY.

Group Critical Illness Insurance coverage is a limited benefit policy issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ. Prudential's Critical Illness Insurance is not a substitute for medical coverage that provides benefits for medical treatment, including hospital, surgical, and medical expenses, and it does not provide reimbursement for such expenses. The Booklet-Certificate contains all details, including any policy exclusions, limitations, and restrictions, which may apply. If there is a discrepancy between this document and the Booklet-Certificate/Group Contract issued by The Prudential Insurance Company of America, the Group Contract will govern. A more detailed description of the benefits, limitations, and exclusions applicable are contained in the Outline of Coverage provided at time of enrollment. Please contact Prudential for more information. Contract provisions may vary by state. Contract Series: 114774

This product is subject to filing and approval by the applicable jurisdictions. Product terms and conditions may vary from what is discussed herein.

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