EMPLOYEE VOLUNTARY BENEFITS FOR THE UNEXPECTED

Your Enhanced Voluntary Benefits Enrollment Opportunity:
JUNE 1 – JULY 12, 2018

Christian Schools International cares about your wellness – including your financial wellness – and is making these valuable, affordable benefits available to you, all without having to provide evidence of insurability (EOI) at the time of enrollment.

Hospital Indemnity can be used to supplement major medical coverage, offsetting expenses associated with hospitalization, while Critical Illness insurance can help cover treatment and recovery expenses for major illnesses (such as cancer, heart attack or stroke) that traditional health insurance may not.

HOSPITAL INDEMNITY
Enroll in this coverage for you and your family – some of the benefits include:
• First Day Hospital Confinement = $500
• Daily Hospital Confinement = $100
• Daily ICU Confinement = $200

CRITICAL ILLNESS
• Enroll in $5,000 or $20,000 of coverage
• You and each person you cover are eligible for an annual $50 Health Screening Benefit

continued
MORE BENEFIT COVERAGE FOR YOUR FAMILY

WHY DO I NEED ACCIDENT INSURANCE?

An accident can happen to anyone, and recovery can be costly. Accident insurance provides you with a payment associated with a covered injury and related services – some of the benefits include:

• Ground Ambulance Benefit = $300
• Diagnostic Exam Benefit = $200
• Medical Appliance Benefit = $100
• Physical Therapy Benefit = $25 per visit (up to 10 visits per Accident)
• X-Ray Benefit = $50

CASE ILLUSTRATION: EDGAR’S STORY2

While traveling to pick up his children after soccer practice, Edgar is in a car accident. He’s taken by ambulance to the hospital for a broken leg. While there, Edgar receives various services. Our plan would pay a benefit amount for each service covered as a result of the accident:

<table>
<thead>
<tr>
<th>COVERED BENEFIT</th>
<th>ACCIDENT PLAN PAYS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hospital Admission</td>
<td>$500</td>
</tr>
<tr>
<td>Ground Ambulance</td>
<td>$300</td>
</tr>
<tr>
<td>Diagnostic Exam</td>
<td>$200</td>
</tr>
<tr>
<td>Medical Appliance</td>
<td>$100</td>
</tr>
<tr>
<td>Accident Follow-Up (2 visits)</td>
<td>$75 (up to 3 treatments/accident within 90 days)</td>
</tr>
<tr>
<td>Physical Therapy (8 visits)</td>
<td>$200 ($25/visit x 8)</td>
</tr>
<tr>
<td><strong>TOTAL ACCIDENT BENEFITS PAID TO EDGAR</strong></td>
<td><strong>$1,375</strong></td>
</tr>
</tbody>
</table>

You get the picture – medical expenses following an accident add up quickly. If the unexpected happens to you or an insured loved one, this Accident insurance plan provides benefits to help with those expenses, regardless of any other insurance you may have.

ALL COVERAGE EFFECTIVE SEPTEMBER 1, 2018.

Learn more about these coverages by visiting MyTomorrow®, an interactivedecision-support tool: THEHARTFORD.COM/BENEFITS/CSI.