

LiUNA LOCAL 1059

CRITICAL ILLNESS BENEFIT SUMMARY

ELIGIBILITY - Members Only

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|-------------------------------|----|
| Reduction Clause (50%) at Age | 65 |
| Termination Age | 70 |

COVERED BENEFITS

% of Principal Sum

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|--|------|
| Aortic Surgery | 100% |
| Aplastic Anemia | 100% |
| Bacterial Meningitis | 100% |
| Benign Brain Tumour | 100% |
| Blindness | 100% |
| Cancer (Life-Threatening) | 100% |
| Cancer (Non-Life-Threatening) | 25% |
| Coma | 100% |
| Coronary Artery Bypass Graft | 100% |
| Deafness | 100% |
| Dementia, including Alzheimer's Disease | 100% |
| Heart Attack (Acute Myocardial Infarction) | 100% |
| Heart Valve Replacement or Repair | 100% |
| Kidney Failure | 100% |
| Loss of Independent Existence | 100% |
| Loss of Limbs | 100% |
| Loss of Speech | 100% |
| Major Organ Failure on Waiting List | 100% |
| Major Organ Transplant | 100% |
| Motor Neuron Disease | 100% |
| Multiple Sclerosis | 100% |
| Muscular Dystrophy | 100% |
| Occupational HIV Infection | 100% |
| Parkinson's Disease and Specified Atypical Parkinsonian Disorders) | 100% |
| Quadriplegia, Paraplegia, Hemiplegia | 100% |
| Severe Burn | 100% |
| Stroke (Cerebrovascular Accident) | 100% |

CRITICAL ILLNESS BENEFIT SUMMARY

MULTIPLE EVENT BENEFIT

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|----------------|--|------|
| Group 1 | Life Threatening Cancer (unless the conditions under Cancer Recurrence Benefit are met) | 100% |
| Group 2 | Aortic Surgery; Coronary Artery Bypass Surgery; Heart Attack; Heart Valve Replacement or Repair; Stroke | 100% |
| Group 3 | Blindness; Deafness; Loss of Limbs; Loss of Speech; Occupational HIV Infection; Severe Burn | 100% |
| Group 4 | Aplastic Anemia; Bacterial Meningitis; Benign Brain Tumor; Coma; Dementia, including Alzheimer's Disease; Kidney Failure; Loss of Independent Existence; Major Organ Failure on Waiting List; Major Organ Transplant; Motor Neuron Disease; Multiple Sclerosis; Muscular Dystrophy; Parkinson's Disease and Specified Atypical Parkinson Disorders; Quadriplegia, Paraplegia, Hemiplegia | 100% |