

CRITICAL ILLNESS

When a serious illness strikes, critical illness insurance through Cigna can provide financial support to help you through a difficult time. Critical illness plans pay a lump-sum cash benefit upon diagnosis of a covered condition which you can use in any way that meets your needs.



Employees can choose a benefit amount from \$10,000 to \$40,000 in \$10,000 increments. Employees can cover their spouse and/or children as well at 50% of their employee elected amount. Rates are based on your age and the amount of coverage you elect. Please refer to the Briggs & Stratton benefits portal for detailed rate information.

To help prevent illness, this plan can also pay you an annual wellness benefit of \$50 per covered person per calendar year if you or your covered dependents complete a covered health screening such as a physical exam, total cholesterol blood test, mammogram, lipid panel and more. Just call 800-754-3207 to speak with a dedicated customer service representative.

AM I GUARANTEED COVERAGE?

Eligible employees are guaranteed to receive the coverage without answering any health questions. There are no limitations for pre-existing conditions and this benefit is portable if you leave Briggs & Stratton. You must be actively at work on the effective date of the insurance in order for the coverage to take effect. Please note you can only drop this plan during the Annual Enrollment period or due to death or divorce.

The chart below illustrates covered conditions and the benefit amount that would be paid. Please refer to the full plan document for all details, limits and exclusions.

Cancer Conditions	Benefit Amount
Invasive Cancer	100%
Noninvasive Cancer	25%
Skin Cancer	\$500 (1x per lifetime)
Vascular Conditions	Benefit Amount
Heart Attack, Stroke	100%
Coronary Artery Disease, Aortic & Cerebral Aneurysm, Advanced Heart Failure	25%
Nervous System Conditions	Benefit Amount
Advanced Stage Alzheimer's Disease, Amyotrophic Lateral Sclerosis (ALS), Parkinson's Disease, Multiple Sclerosis, Mild Stage Alzheimer's Disease	100%
Huntington's Disease, Myasthenia Gravis	25%
Infectious Conditions	Benefit Amount
Bacterial Meningitis, Malaria, Tuberculosis, Necrotizing Fasciitis, Osteomyelitis, Severe Sepsis	25%
Other Specified Conditions	Benefit Amount
Benign Brain Tumor, Blindness, End-Stage Renal (Kidney) Disease, Major Organ Failure, Paralysis, Loss of Hearing, Loss of Speech	100%
Coma, Systemic Lupus, Systemic Sclerosis, Advanced Obesity, Crohn's Disease, Pulmonary Embolism	25%
Childhood Conditions	Benefit Amount
Cerebral Palsy, Cystic Fibrosis, Muscular Dystrophy, Poliomyelitis, Heart Wall Malformation, Sickle Cell	100%