Critical Illness Insurance

SUMMARY OF BENEFITS



Affirm, Inc.

Coverage Effective 1/1/2027

Why Is Critical Illness Insurance Important?

A serious illness can impact more than just your health; it can affect your financial stability as well. With travel expenses, rising copays, premiums, and deductibles, health coverage can be expensive. Critical Illness provides you with a lump-sum payment to help cover costs that your health insurance doesn't pay for, so you can focus on your recovery.

What does Critical Insurance cover?

Critical Illness provides a cash benefit directly to you, if you're diagnosed with a covered illness or condition on or after your effective date of coverage for illnesses and conditions like heart attacks, strokes, and cancer. For a complete list of covered illnesses and conditions, review your plan details. This coverage is not medical insurance and does not reimburse medical expenses. It does not replace health insurance or pay providers directly for medical care.

Control Number 70892

Coverage issued by **The Prudential Insurance Company of America**

Starting a Claim is Easy.
Download the app

Google Play Apple Store

Or visit:
mybenefits.prudential.com
First-time user, will need to register before logging in.

Plan Details at a Glance

Coverage Summary	
Eligibility	All active, full-time employees working a minimum of 32 hours per week of eligible. Must be age 100 or under for both employee and dependent spouse/domestic partner when first enrolling. No benefit reductions due to age.
Coverage Amount	**Employee:** Any multiple of $5,000 but not less than $10,000 and not more than $30,000 **Spouse/Domestic Partner:** Any multiple of $5,000, but not more than the lesser of $30,000 or 100% of the Employee Amount. **Child(ren)**: Any multiple of $5,000, but not more than the lesser of $15,000 or 50% of the Employee Amount Coverage is through age 26 unless incapacitated.
Guarantee Issue Amount	You can enroll for coverage without answering any medical questions. Coverage is Guaranteed Issued.
Lifetime Benefit Maximum	Your lifetime benefit maximum is 500% of your coverage amount.
Recurrence	If you are diagnosed with the same critical illness for which a benefit was previously paid, you may be eligible for an additional payout. To qualify, the new diagnosis must happen more than 90 days after the date of the last medical treatment for the previous occurrence. Payout amount cannot exceed lifetime benefit maximum.

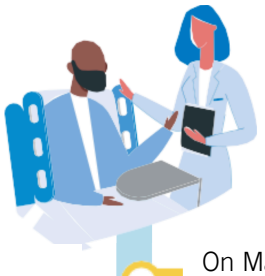
Prudential

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.

Covered Critical Illness	Benefit
Cancer - Invasive	100%
Heart Attack (Myocardial Infarction)	100%
Stroke (Ischemic or Hemorrhagic)	100%
Major Organ Failure	100%
Kidney Failure (End-Stage Renal Failure)	100%
Paralysis of Limbs	100%
Coma	100%
Benign Brain Tumor	100%
Severe Coronary Artery Disease	100%
Blindness	100%
Deafness	100%
Skin Cancer If diagnosed with Skin Cancer, this benefit is payable once per lifetime with one recurrence.	$250
Alzheimer's Disease	100%
Cancer Non-Invasive	25%
Transient Ischemic Attack	25%

Consider this

John enrolls in Critical Illness Insurance, effective January 1st.



On March 3rd, John suffers a heart attack (myocardial infarction). He visits the emergency room and is admitted to the hospital.

John receives his medical bills and remembers he has Critical Illness Insurance through his employer. He files his Critical Illness claim with Prudential.

Prudential received John's claim, which included his doctor's diagnosis and necessary documentation.

John receives payment which helps cover his medical and non-medical expenses. He is relieved that he didn't miss out on this valuable benefit.



Child Benefits	Benefit
Autism	25%
Cerebral Palsy	100%
Cleft Palate/Cleft Lip	100%
Cystic Fibrosis	100%
Down Syndrome	100%
Gaucher's Disease	100%
Glycogen Storage Disease	100%
Spina Bifida	100%
Infantile Tay Sachs Disease	100%
Niemann-Pick Disease	100%
Pompe Disease	100%
Zellweger Syndrome	100%

Additional Benefits listed below are subject to exclusions and limitations that are not outlined in this summary of benefits. Refer to your certificate of coverage for all of plan provisions, exclusions and limitations.

Additional Benefits	Benefit Description
Health Screening Benefit[1]	Receive a **$100** benefit once per calendar year by taking one of the specified health screening tests while not confined in a hospital. For a complete list of health screening tests, review your certificate of coverage.
National Cancer Institute Evaluation Benefit	**$750** lifetime benefit (**$500** evaluation and **$250** transportation) for an evaluation or consultation at an NCI designated cancer center.
Transportation Benefit	The Transportation Benefit covers travel costs for treatment of a covered critical illness, paying **$0.50** per mile for travel between the hospital or medical facility and the residence of the covered person receiving treatment during that visit.
Lodging Benefit	Receive a **$100** benefit per day for lodging needed in connection with treatment for a Critical Illness. Limited to **60** days per calendar year, per covered person receiving treatment.

Critical Illness Insurance Rates

Critical Illness Insurance may cost less than you think. Follow the chart and steps to calculate your cost. Rates may change as the insured enters a higher age category. Also, rates may change if plan experience requires a change for all insureds.
Spouse/Domestic Partner rate is based on Employee's date of birth.

Employee

Age	Under 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
Non-Smoker	$0.399	$0.403	$0.496	$0.496	$0.696	$0.696	$1.485	$1.485	$2.229	$2.229	$4.222
Smoker	$0.429	$0.434	$0.599	$0.599	$1.066	$1.066	$2.483	$2.483	$3,770	$3,770	$6.651

Spouse/Domestic Partner

Age	Under 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
Non-Smoker	$0.401	$0.406	$0.500	$0.500	$0.699	$0.699	$1.446	$1.446	$2.146	$2.146	$4.043
Smoker	$0.431	$0.436	$0.604	$0.604	$1.010	$1.010	$2.416	$2.416	$3.625	$3.625	$6.362

Child Up to Age 26

Rate	$0.582

Calculate your cost for Critical Illness		Cost
Step 1	Enter the amount of coverage you wish to purchase.	= $
Step 2	Divide the coverage amount in Step 1 by $1000	= $
Step 3	Using the above table, enter the rate that applies to you.	= $
Step 4	Multiply Step 2 by Step 3 to calculate the monthly cost.	= $

[1]The Health Screening/Wellness Benefit is not available in all states. All Employees of Affirm, Inc. are eligible to receive this benefit if they qualify

[2]For a complete list of covered infectious diseases benefits, limitations, and exclusions, please refer to your Certificate of Coverage.

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.

Important Notice for New York Residents applies only if there are lives residing in New York.

This policy provides Critical Illness insurance only. It does NOT provide basic hospital, basic medical, or major medical insurance as defined by the New York State Department of Financial Services.

IMPORTANT NOTICE - THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.

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.

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