

## Policyholder: KESSLER TOPAZ MELTZER & CHECK, LLP

### Group critical illness insurance

#### Benefit summary for all members

Your coverage renews every June 1.

This summary was created on 09/25/2025 and shows benefits available at that time.

#### What's available to me?

Help cover some of the expenses associated with a serious illness with critical illness coverage. If you're diagnosed with a specific critical illness while covered under Principal's plan, you'll receive a lump-sum benefit you can use however you need to.

|                 | Benefit                                       | Minimum | Guaranteed issue <sup>1</sup> | Maximum                            |
|-----------------|-----------------------------------------------|---------|-------------------------------|------------------------------------|
| You             | Select a benefit in increments of \$5,000     | \$5,000 | \$30,000                      | \$100,000                          |
| Your spouse     | Select a benefit in increments of \$2,500     | \$2,500 | \$15,000                      | \$50,000 up to 50% of your benefit |
| Your child(ren) | Automatically covered for 25% of your benefit |         |                               |                                    |

<sup>1</sup>Amount of coverage you may buy without providing health information.

#### Who can buy coverage?

- You may buy coverage if you're an active, full-time employee working at least 30 hours a week. Seasonal, temporary, or contract employees can't purchase.
  - If you're on a regularly scheduled day off, holiday, vacation day, jury duty, funeral leave, or personal time off, you're still considered actively at work, as long as you're fulfilling your regular duties and were working the day immediately prior to your time off.
  - You may enroll or increase coverage for yourself or your spouse if it's more than 31 days after becoming eligible for coverage only during the open enrollment period.
- If you're covered, you may buy coverage for your dependents, if they're not confined at home, in a hospital or skilled nursing facility (this is referred to as Period of Limited Activity).

Additional eligibility requirements may apply.

#### Do I need to provide health information?

Benefit amounts over the guaranteed issue shown in the table above for you and your spouse will require health information.

### May I increase my benefit later?

- If you have a qualifying life event (marriage, birth of a child, etc.), you may enroll or increase coverage up to the guaranteed issue amount within 31 days without having to provide health information.
- You may enroll or increase coverage for yourself or your spouse if it's more than 31 days after becoming eligible for coverage only during the open enrollment period.

### Which illnesses are covered?

| Covered illnesses             | % of scheduled benefit for first occurrence | % of scheduled benefit for additional occurrences |
|-------------------------------|---------------------------------------------|---------------------------------------------------|
| Alzheimer's disease           | 100%                                        | 0%                                                |
| Amyotrophic lateral sclerosis | 100%                                        | 0%                                                |
| Benign brain tumor            | 100%                                        | 0%                                                |
| Carcinoma in situ             | 25%                                         | 25%                                               |
| Coma                          | 100%                                        | 0%                                                |
| Coronary artery disease       | 25%                                         | 25%                                               |
| Heart attack                  | 100%                                        | 100%                                              |
| Invasive cancer               | 100%                                        | 100%                                              |
| Loss of hearing               | 100%                                        | 0%                                                |
| Loss of sight                 | 100%                                        | 0%                                                |

|                                                    |       |      |
|----------------------------------------------------|-------|------|
| Loss of speech                                     | 100%  | 0%   |
| Major organ failure                                | 100%  | 100% |
| Multiple sclerosis                                 | 100%  | 0%   |
| Occupational infectious disease                    | 100%  | 0%   |
| Paralysis                                          | 100%  | 0%   |
| Parkinson's disease                                | 100%  | 0%   |
| Skin cancer                                        | \$250 | \$0  |
| Stroke                                             | 100%  | 100% |
| Infectious disease benefit <sup>2</sup>            |       |      |
| COVID-19                                           | 25%   | 25%  |
| Diphtheria                                         | 25%   | 25%  |
| Encephalitis                                       | 25%   | 25%  |
| Legionnaire's disease                              | 25%   | 25%  |
| Lyme disease                                       | 25%   | 25%  |
| Malaria                                            | 25%   | 25%  |
| Meningitis                                         | 25%   | 25%  |
| Methicillin-resistant staphylococcus aureus (MRSA) | 25%   | 25%  |
| Necrotizing fasciitis                              | 25%   | 25%  |
| Osteomyelitis                                      | 25%   | 25%  |
| Poliomyelitis                                      | 25%   | 25%  |
| Rabies                                             | 25%   | 25%  |
| Sepsis                                             | 25%   | 25%  |
| Tetanus                                            | 25%   | 25%  |
| Tuberculosis                                       | 25%   | 25%  |
| Mental health benefit                              |       |      |
| Bipolar I disorder                                 | 25%   | 0%   |
| Post traumatic stress disorder (PTSD)              | 25%   | 0%   |
| Schizophrenia                                      | 25%   | 0%   |
| Childhood conditions                               |       |      |
| Cerebral palsy                                     | 100%  | 0%   |
| Cleft lip / palate                                 | 100%  | 0%   |

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|                    |      |    |
|--------------------|------|----|
| Cystic fibrosis    | 100% | 0% |
| Down syndrome      | 100% | 0% |
| Muscular dystrophy | 100% | 0% |
| Spina bifida       | 100% | 0% |

This benefit summary is a summary only. For a complete list of benefit information and limitations, please refer to your booklet.

<sup>2</sup>For diseases covered under the infectious disease benefit, you must be confined to a hospital for at least 3 days.

### What if I've already had a covered illness (referred to as a preexisting condition)?

You may qualify for a benefit if you haven't been treated for this illness (including being seen by a doctor) in the 3 months prior to your coverage effective date or you've had coverage for 12 consecutive months.

### I've already received a benefit. Can I receive another benefit?

- Is it an additional occurrence of the same illness? You may receive an additional benefit for carcinoma in situ, coronary artery disease, heart attack, invasive cancer, major organ failure and stroke if you're diagnosed more than 12 months after your prior illness and you've been treatment-free for 12 consecutive months.

### Additional benefits:

|                         |                                                                                                                                                                                                        |
|-------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Health screening</b> | You may receive a \$50 benefit for each covered person who has an eligible health screening test performed, once per calendar year. Make sure to file your claim within a year of the date of service. |
| <b>Portability</b>      | If you no longer qualify for coverage, you may be able to continue coverage for yourself and your covered dependents.                                                                                  |

### What are the limitations and exclusions of my coverage?

There are limitations to your coverage. A complete list is included in your booklet.



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**CRITICAL ILLNESS INSURANCE PROVIDES LIMITED BENEFITS.**

This is a summary of critical illness coverage insured by or with administrative services provided by Principal Life Insurance Company. This outline is a brief description of your coverage. It is not an insurance contract or a complete statement of the rights, benefits, limitations and exclusions of the coverage. If there is a discrepancy between the policy and this document, the actual policy provision prevails. For complete coverage details, refer to the booklet.

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